

MARKET ANALYSIS FOR AFFORDABLE SINGLE FAMILY HOUSING

IN SAN ANTONIO'S INNER CITY

prepared for

San Antonio Housing Trust Foundation, Inc.
118 Broadway, Suite 606
San Antonio, TX 78205

sponsored by

**Broadway National Bank
Chase Bank of Texas, N.A.
Frost National Bank
USAA Federal Savings Bank
Wells Fargo Bank**

prepared by

**SA Research Corporation
8301 Broadway, Suite 315
San Antonio, TX 78209
(210) 804-1919**

January 2000

**MARKET ANALYSIS
FOR AFFORDABLE
SINGLE FAMILY HOUSING
IN SAN ANTONIO'S INNER CITY**

prepared for

San Antonio Housing Trust Foundation, Inc.
118 Broadway, Suite 606
San Antonio, TX 78205

sponsored by

Broadway National Bank
Chase Bank of Texas, N.A.
Frost National Bank
USAA Federal Savings Bank
Wells Fargo Bank

prepared by

SA Research Corporation
8301 Broadway, Suite 315
San Antonio, TX 78209
(210) 804-1919

January 2000

Copyright 1999, 2000 by San Antonio Housing Trust Foundation, Inc. and SA Research Corporation.
All rights reserved. No part of this report may be duplicated in any form without written permission
from either the San Antonio Housing Trust Foundation, Inc. or SA Research Corporation.

STUDY SPONSORS



BROADWAY NATIONAL BANK



CHASE BANK OF TEXAS, N.A.



Frost Bank

Frost National Bank



USAA FEDERAL SAVINGS BANK



WELLS FARGO BANK

TABLE OF CONTENTS
MARKET FEASIBILITY OF AFFORDABLE HOUSING
IN SAN ANTONIO'S INNER CITY

	<u>page</u>
INTRODUCTION	1
KEY FINDINGS	3
EXECUTIVE SUMMARY	5
THE MARKET AREA	17
Definition of the Market Area	17
ECONOMY	18
Employment Centers for Minimum Wage Workers	18
Employment Conditions: Present and Future	18
DEMOGRAPHICS	19
Demographics and Trends in Selected Areas	19
Population	20
Households	20
Population and Households	21
Ethnicity	21
Income	22
Characteristics of Renter Households	22
Target Population and Households	22
Characteristics of the Target Population to be Served	23
Growth Trends	24
Projected Growth in the Inner City Market Area Sectors	24
SUPPLY OF HOUSING	25
Overall Supply of Housing	26
Characteristics of the Housing Supply	26
Additions to the Housing Supply	29
New Housing Built With Housing Assistance Programs	29
Existing Affordable Housing and Lot Inventory	30
Planned Housing and Lot Development	31
Developments and Lots Planned for Single Family Housing With Assistance	32
Competitive/Comparable Subdivisions	33
Recent Experience in Market supply:	33

DEMAND FOR HOUSING	35
Renter Households	36
Single Family Housing Demand	36
Historical Trends in Absorption	36
Market Absorption/Market Demand	36
Assisted Housing Demand	37
Projected Demand for Housing by Price Range	37
Potential Demand with Housing Assistance Programs	37
Housing Assistance and Subsidies	38
Projected Market Demand for Single Family Housing	40
Projected Potential Demand with Housing Assistance	40
Projected Shares with Housing Assistance	41
Projected Shares with Housing Assistance by Price Range	41

CONCLUSIONS	44
Areas of Greatest Need for Affordable Housing	44
Criteria for Determining Need for Affordable Housing	44
Criteria Related to the Housing Stock	44
Criteria Related to Households	45
Criteria Related to the Population	45
Criteria Related to Change Within Geographic Sectors	45
Conclusion on Need	45
Areas of Opportunity for Successful Development of Affordable Housing	47
Criteria to define areas for successful development of affordable housing	47
Vacant Land	47
School Districts	47
Conclusion on Success	48
Areas Easiest to Develop for Affordable Housing	48
Criteria for Evaluation	48
Land Prices	48
Conclusion on Areas Easiest to Develop	49
Other Conclusions	49

RECOMMENDATIONS	52
Updating this Report	53

APPENDIX	
Tables	
Maps	
Sources	

LIST OF TABLES

Demographics

1. Demographic Trends in Bexar County and Selected Areas: 1980-2004
2. Population by Race and Age in Selected Areas: 1999
3. Households by Income Group in Bexar County and Selected Areas: 1999
4. Housing Factors for Selected Areas
5. Change in Households by Income Group in Selected Areas: 1990-1999
6. Projected Households by Income Group in Selected Areas: 2000-2004
7. Owner and Renter Households by Number of Persons: 1990
8. Owner and Renter Households by Ethnicity of Householder: 1990
9. Hispanic Owner and Renter Householders by Ethnicity: 1990
10. Age of Householder by Selected Monthly Owner Costs as a Percent of Income: 1990
11. Cost Burden of Householders by Age for Selected Monthly Owner Costs as Percent of Income Calculating Percent of Households by Age: 1990
12. Owner and Renter Households by Type of Housing Unit: 1990

Housing Supply

13. Housing Units by Type in Inner City Market Sectors: 1990, 1999
14. Housing Units by Number of Rooms: 1990
15. Housing Units Lacking Plumbing Facilities by Units in Structure: 1990
16. Single Family Housing Units by Year Built: 1999
17. Percent of Single Family Housing Units by Year Built: 1999
18. Percent of Single Family Housing Units in Inner City Sectors by Size: 1997
19. Percent Valuation of Single Family Housing Units by Sector: 1997
20. Valuation of Single Family Housing Units by Sector: 1997
21. Percent of Single Family Units by Lot Size: 1997
22. Single Family Housing Permits in San Antonio and Inner City Sectors: 1996-1999
23. Single Family Housing Production in San Antonio's Inner City Sectors: 1990-1998
24. New Housing Built with Housing Assistance Programs by Major Non-for-Profit Organizations
25. New Single Family Homes Built With Housing Assistance Programs: 1994-1999

Lots and Housing Inventory

26. House and Lot Inventory in Affordable Subdivisions in the San Antonio Market Area: July 99
27. Future Lot Inventory in the Affordable Housing Market: July 1999
28. Planned Developments and Vacant Land with Potential for Affordable Housing

Housing Demand/Absorption

29. Single Family Absorption Trends in Bexar County: 1994-1999
(Market Demand by Price Range)
30. Single Family Absorption Trend in the Inner City Market Area: 1994-1999
(Market Demand by Price Range)
31. Single Family Absorption Trends in Bexar County: 1994-1999
(Assisted Housing Demand by Price Range)

32. Single Family Housing Absorption Trend in the Inner City Market Area: 1994-1999
(Assisted Housing Demand by Price Range)
33. Single Family Housing Absorption Trends in Bexar County: 1994-1999
(Market and Assisted Housing Demand by Price Range)
34. Single Family Housing Absorption Trend in the Inner City Market Area: 1994-1999
(Market and Assisted Housing Demand by Price Range)
35. Single Family Housing Absorption Trends in the Affordable Market: 1994-1999
(Subdivisions by Price Range)
36. Projected New Single Family Home Sales in Bexar County: 2000-2004
(Market Demand by Price Range)
37. Projected New Single Family Home Sales in the Inner City by Price Range: 2000-2004
(Market Demand by Price Range)
38. Projected New Single Family Home Sales in Bexar County: 1994-1999
(Assisted Housing Demand by Price Range)
39. Projected New Single Family Home Sales in the Inner City Market Area: 1994-1999
(Assisted Housing Demand by Price Range)
40. Projected New Single Family Home Sales in Bexar County: 2000-2004
(Market and Assisted Housing Demand by Price Range)
41. Projected New Single Family Home Sales in the Inner City Market Area: 2000-2004
(Market and Assisted Housing Demand by Price Range)
42. Scenario for New Single Family Home Sales in Bexar County: 2000-2004
(Market and Assisted Housing Demand by Price Range)
43. Scenario for New Single Family Home Sales in the Inner City Market Area: 2000-2004
(Market and Assisted Housing Demand by Price Range)

Summary and Conclusions

44. Comparison of Criteria for Affordable Housing Need
45. Rank of Sectors Using Criteria for Affordable Housing Need
46. Comparison of Criteria for Affordable Housing Success
47. Comparison of School Districts in the Inner City Market Area

48. Market Areas Defined by Census Tract

LIST OF MAPS

- | | |
|--|----------|
| 1. San Antonio Inner City Market Area | page 2 |
| 2. San Antonio Inner City and South Bexar County Area | Appendix |
| 3. San Antonio Inner City and South Bexar County Market Sectors | Appendix |
| 4. San Antonio Qualified Target Census Tracts | Appendix |
| 5. San Antonio School Districts with Inner City and South Market Sectors | Appendix |

MARKET ANALYSIS FOR AFFORDABLE SINGLE FAMILY HOUSING IN SAN ANTONIO'S INNER CITY

INTRODUCTION

In June of 1999, the San Antonio Housing Trust Foundation, Inc. engaged the firm of SA Research Corporation to prepare a market analysis of affordable housing in San Antonio's inner city and adjacent areas. A Letter of Agreement and Authorization to Proceed was signed in early June, with actual authorization beginning as of June 4, 1999. The clients for this analysis are the San Antonio Housing Trust and sponsoring banks. The objective is:

**TO PREPARE A MARKET AND DEMAND ANALYSIS FOR DECENT, SAFE,
SANITARY AND AFFORDABLE HOUSING FOR VERY LOW-, LOW- AND
MODERATE INCOME HOUSEHOLDS IN SELECTED AREAS OF SAN ANTONIO**

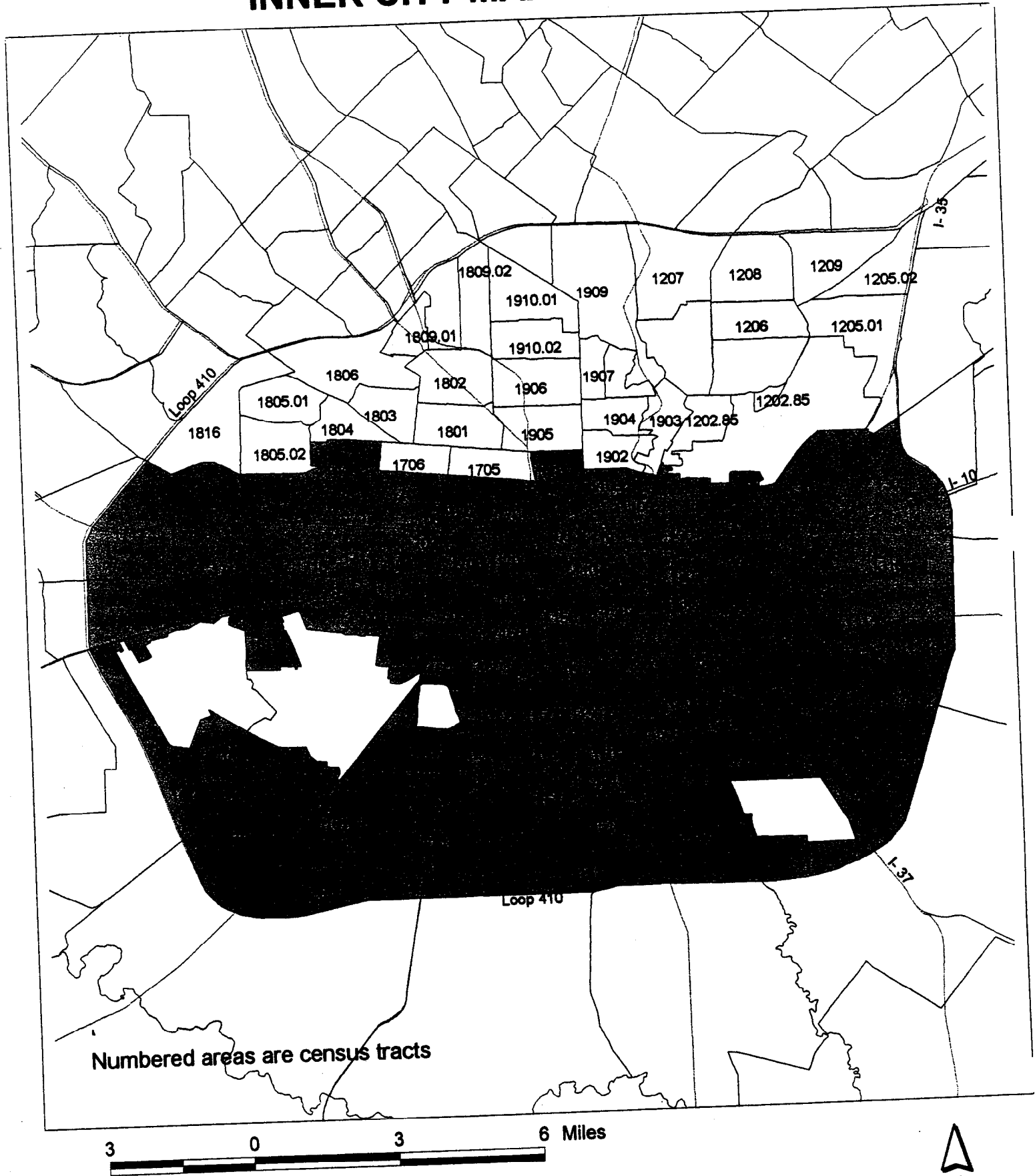
The Target market area is within the city limits of San Antonio, inside Loop 410 and south of Highway 90. Knowing that different geographic areas within the inner city exhibit different characteristics that are important to market analysis, SA Research Corporation divided the inner city into geographic sectors. Although data are presented for the North Side sector, this sector is not considered to be a part of the market for affordable housing. As the analysis proceeded, it was understood that the focus would be on single family housing.

As Contractor, SA Research Corporation is experienced in market feasibility analysis for private sector single family residential subdivisions as well as market analyses for affordable housing in San Antonio. This is an analysis of demographic characteristics of population and households in Bexar County, the City of San Antonio, the inner city and the geographic sectors. A major section of the report is devoted to the supply of housing, including existing housing stock and trends. Another major section of the report analyzes demand, absorption, potential demand and "need." This section considers both market driven demand and demand driven by the availability of funds for assisted housing. Conclusions are drawn regarding areas of greatest need for affordable housing, areas of opportunity for successful development of affordable housing, and areas considered to be the easiest for development of affordable housing. Finally, a section on recommendations includes suggestions for achieving many of the housing goals and objectives of the City of San Antonio and the San Antonio Housing Trust, Foundation, Inc. This section also includes suggestions for further research and updating information provided in the report.

The report is not an academic exercise nor is it presented as an academic paper with extensive discussion of methodology or sources. It is organized for easy reading with tables and maps located in the Appendix. It is suggested that the reader begin with reading the Key Findings, the Executive Summary and then skimming the report, making note of questions. Many of the more detailed questions will be answered in the tables or on the maps. Specific questions may be directed to the San Antonio Housing Trust, Foundation, Inc. or to SA Research Corporation.

Map 1

SAN ANTONIO'S INNER CITY MARKET AREA



KEY FINDINGS

This is a summary of the key findings of the report: "Market Analysis for Affordable Housing in San Antonio and Selected Areas." The analysis is focused on the "Inner City Market Area."

- Among the 60,086 renters and 14,122 target renter households within the Inner City Market Area in 1999, there is an estimated pool of 8,100 potential homebuyers from renters, if sufficient amounts of housing assistance were available.
- Within the Inner City Market Area, 42.3% of the *single family* housing stock was built before 1950; 79.9% of single family houses are valued below \$40,000, and 31.6% are valued below \$25,000.
- In 1999, the total number of housing units within the Inner City Market Area is 151,552, a net increase of 2,336 since 1990, 60% of units added inside Loop 410. Of this increase, 2,097 (89.8%) are single family, 175 (7.5%) are multifamily units and 64 are mobile homes.
- Seven not-for-profit organizations and public agencies have recently been directly involved in producing new single family housing, averaging 121 housing units annually from 1994 through mid-1999 using housing assistance.
- **Market Demand** homes priced under \$125,000 built by for-profit builders within the Inner City Market Area has averaged 222 new single family homes annually since 1994. By definition, these are homes built with little or no assistance.
- A total package of housing assistance could be up to \$40,000 for one household with HOME funds, relocation, lot price reduction, grant funds and MCC down payment assistance, leaving a mortgage of say, \$25,000.
- Market demand for all types of housing from new households in the Inner City Market Area is projected to average 1,188 housing units annually over the next five years. The number of new households added annually is projected to be double that.
- Inner City Market Area single family housing demand is projected to average 328 units annually and absorption of single family housing units with housing assistance will average 516 units annually, resulting in total demand/absorption averaging 844 units annually.
- In the big picture, more households can become homeowners if the amount of housing assistance to individual households is applied based upon household income and amount of mortgage for which a household can qualify. Placing limits on the amount of assistance each household might receive would increase the number of households placed in a new home.

DEMAND POTENTIAL FOR AFFORDABLE HOUSING		
	Annual Avg 2000-2004	Five-yr Total 2000-2004
New Households Added Annually		
Bexar County New Households*	8951	44755
Single Family @ 77.8%*	6966	34830
INNER CITY MARKET AREA		
New Households Added	2377	11885
New Households into existing housing	1188	5940
Potential Single Family Households Added	1069	5345
SF Market Demand (no assistance)	328	1640
SF Assisted Housing Demand	516	2580
SF Market + Assisted Demand (households)	844	4220
Potential Affordable Homebuyers Added		
\$15,000 to \$34,999 w/propensity to own	736	3678
Potential Affordable Homebuyers Existing Pool		
Annual renters w/propensity to own	381	1906
Annual demand from Households Added		
+ "potential" demand from Existing Pool	1117	5584
Source: CACI/Information Decision Systems and SA Research Corporation		

- Most households with income less than \$25,000 will not qualify for a new home mortgage without some type of housing assistance program. Because of credit and debt problems, only a small percentage of prospective homebuyers can qualify for a mortgage within six to twelve months following application.
- Few households below 65% of the AMFI will qualify for a new home (\$50,000 min) unless there is enough housing assistance to reduce the mortgage amount to well below \$20,000.
- With waiver of impact fees and implementation of Tax Increment Reinvestment Zones, lots can be delivered in subdivisions with all the necessary amenities for significantly less than \$10,000.
- Lower income families may qualify more easily for existing rehabilitated housing stock. This practice will reduce losses to housing stock through demolition and result in higher quality housing stock in the long run.
- Employer-assisted homebuyer programs can be an effective method of reaching families and providing leverage to the available housing assistance. These programs would include training and counseling similar to that provided to applicant households by the San Antonio Housing Trust as well as some level of *financial assistance*.
- Renter households are targeted in housing studies because they are the most likely to become new owners in the proposed housing. *Many renters that could qualify for housing assistance do not know that they are able to buy a home.*
- While some of the existing housing stock is not of good quality, most of it is and deserves to be rehabilitated rather than demolished. Some older houses are much better after rehabilitation than many of the new houses built for the affordable market.
- If the objective is to qualify a household at 50% to 65% of AMFI for a new single family home, *far more assistance* is required, and the amount of assistance might be as much as \$40,000 per household.
- **Areas of Initial Focus for Affordable Housing.** Summarizing the conclusions from the need, the potential for success and the potential ease of development for affordable housing, the **West Side, East Side and South West** sectors rank ahead of the other areas for initial focus of development and construction.
 - Greatest Need. Based upon the number and percent of 1999 households in need *and* projected change in the number of households with incomes between \$15,000 and \$35,000, the areas of *greatest need* are the **West Side, Central and East Side** Sectors.
 - Best Chance for Success. Based upon the amount of vacant available land and school district ranking, it appears that the **West Side, East Side and South West** Sectors would have the *best chance for successful development* of affordable housing
 - Easiest to Develop. Based upon general application of criteria (political acceptance, location, compatibility, land price and availability, image of school district for marketing and minimum obstacles), the **South West, West Side (selected areas) and South Side** Sectors appear to be the *easiest to develop* for affordable housing.

EXECUTIVE SUMMARY

This executive summary presents highlights of the report: Market Analysis for Affordable Housing in San Antonio and Selected areas. Most of the analysis is focused on the "Inner City Market Area," defined as the City of San Antonio area Inside Loop 410 with the exception of the North Side Sector. More detailed analysis is also included for geographic sectors located inside Loop 410.

- Job growth in the San Antonio MSA has averaged more than 18,300 new jobs annually since 1990, a rate of 3.1%. The average growth rate since 1980 has been 3.7% annually.
- Experts have projected that job growth from 2000-2004 will drop to 2.3% to 2.4% annually, and an average of 16,000 to 17,000 new jobs added each year.
- SA Research Corporation projects the growth will average more than 19,000 jobs annually at a rate of 2.6%. All of the projections show that the San Antonio MSA will have a healthy rate of growth over the next five years.

Demographics and Trends in Selected Areas

- In the City of San Antonio, the 1999 population is estimated to be 1,146,100 persons, of which 6.8% are estimated to be African-American and 61.3% are of Hispanic heritage. San Antonio includes 83.5% of Bexar County population and 91.6% of the Hispanic population.
- Almost 34% of the Inner City Market Area population are under the age of 20 years, compared to 32.2% in the City of San Antonio and 36.9% in the aggregated Target Tracts.
- All of the City sectors inside Loop 410 experienced slower population growth rates during the 1990's than the City and the County as a whole. As the fastest growing sectors, the Central, East Side and South West sectors each experienced population growth over 1.5% annually.
- In the City of San Antonio, the number of households in 1999 is estimated to be 422,800, with an average household income of \$43,694. More than 136,661 households have incomes between \$15,000 and \$35,000, representing 32.3%.
- Of the 147,996 households in the Inner City Market Area in 1999, 68.7% are living in single family housing units, 28% are in multi-family developments.
- Of the 147,996 households in the Inner City Market Area in 1999, an estimated 55,800, or 37.7% are renters and 62.3% are owners.
- Annual population growth in the 1990s in San Antonio was 2.5%, with household growth at 3.3% annually. San Antonio's growth rate has been higher than Bexar County due to aggressive annexation of growing subdivisions within the County.
- The Inner City Market Area also experienced much higher growth in the 1990s than in the 1980s, adding 44,231 persons and 16,028 households.

- Currently, the Inner City Market Area has more than 479,735 persons living in 147,996 households.
- More than 81% of the population in the Inner City Market Area are of Hispanic origin and 8.2% are African-American.
- The Inner City Market Area includes 35% of Bexar County population, but with 49.2% of the Hispanic population and 43% of the African-American population.
- The *highest* concentrations of Hispanic population are in the West Side and South Side sectors, each with more than 90%. The South West and Central sectors also have a high percentage of Hispanic population with approximately 87%.
- The *lowest* concentrations of Hispanic population are in the East Side sector with 45.6%, the North Side sector with 65.9% and the South East sector with 71.1%. All sectors but the East Side have higher percentages than either the City of San Antonio or Bexar County.
- Almost one-third of San Antonio's African-American population currently resides in the East Side sector, where 46.4% of the sector's population of 62,250 are African-American.
- Average household income in the Inner City Market Area is \$34,436 compared to \$43,694 in the City of San Antonio as a whole, and \$47,066 in Bexar County.
- The median household income of the City inside Loop 410 is \$26,809, which is 21% lower than the City's \$34,016.
- An estimated 94,275 households in the Inner City Market Area have incomes below the \$41,900 AMFI for a 4-person household in Bexar County. This is 63.1% of households in the City inside Loop 410.
- Characteristics of Renter Households Renter households are the target of affordable housing studies because they are the most likely to become new homeowners in the proposed housing. *Many renters that could qualify for housing assistance do not know that they are able to buy a home.*
- Of the renters in the Inner City Market Area, 41.6% are small 1-2 person households, 34.7% are medium size 3-4 person households and 23.6% are larger households of 5 or more persons.
- Within the Inner City Market Area, 25.6% of single family homes were renter-occupied in 1990 and approximately 30% in 1998.
- Approximately 70% of renter householders in the Inner City Market Area are Hispanic and 5.5% are African-American.

Target Population and Households

- SA Research estimates that there are up to 11,396 renter households who have income between \$15,000 and \$20,000 and 2,726 renter households with income between \$20,000 and \$25,000.
- There are a total of 14,122 target renter households as a working number for the Inner City Market Area.
- There are an estimated 23,119 target households in the Inner City Market Area with income levels between 50% and 65% of AMFI, and 2,700 target renter households with incomes between 65% and 80% AMFI.
- Among the 60,086 renters and 14,122 target renter households within the Inner City Market Area in 1999, there is an estimated pool of 8,100 potential homebuyers from renters, if sufficient amounts of housing assistance were available.

Growth Trends

- Conservative growth projections by CACI/Information Decision Systems indicate that Bexar County added 186,844 population from 1990 to 1999, and will add another 96,808 population from 1999 to 2004.
- Population growth within the City of San Antonio was relatively higher than the County because of an aggressive annexation policy, increasing by 210,167 since the 1990 Census, and another 118,078 population is expected over the next five years.
- San Antonio added 96,039 households from 1990-99 and is expected add another 42,007 households over the next 5 years. Annual household growth in the City from 1990-99 was 3.4%, and is expected to slow down to 2% over the next 5 years.
- San Antonio's population and household growth inside Loop 410 is much slower than either the City or the County overall, as is usually the case when an area is approaching build-out capacity.
- Population in the Inner City increased by 49,859 population from 1990-99 and is expected to increase by 34,195 population over the next five years, about half the City growth rates.

SUPPLY OF HOUSING

The target population and households currently living in the Inner City Market Area are typically living in a single family home if they are homeowners. More than one-fourth of renter households is living in single family homes.

- In 1999, the total number of housing units within the Inner City Market Area is 151,552, a net increase of 2,336 since 1990, 60% of units added inside Loop 410. Of this increase, 2,097 (89.8%) are single family, 175 (7.5%) are multifamily units and 64 are mobile homes.
- Within the Inner City Market Area, single family housing stock constitutes 111,119 units, or 73.3%. There are 34,486 multifamily units in the Market Area, 22.8% of the total.

- Within the Inner City Market Area, the West Side Sector has the highest number of housing units with 40,215, of which 31,853 (79.2%) are single family, representing the highest percentage of single family units within the Inner City Market Area.
- As would be expected, the Central Sector has the highest percentage multifamily with 7,897 of 15,873 total housing units, or approximately 50%.

Housing Value and Age

- In the City of San Antonio, 65.8% of housing has an estimated value between \$25,000 and \$75,000, with 40.9% valued below \$25,000. The average value of housing is estimated to be \$62,439. Sixty-three percent of the housing was built prior to 1970.
- Owner-occupied structures comprise almost 52% of the housing in Bexar County, with 48.3% in the City of San Antonio and 51.1% owner-occupied inside Loop 410. The percentage of renter-occupied structures is lower within the City inside Loop 410 at 37.7%.
- Within the Inner City Market Area, 42.3% of the *single family* housing stock was built before 1950; 79.9% of single family houses are valued below \$40,000, and 31.6% are valued below \$25,000. Locations of Sectors within the Market Area typically indicate the age of housing stock within that Sector. Of the nearly 7,500 single family units in the Central Sector, 88.2% were built before 1950. In the South West Sector, only 25.3% was built before 1950.
- The median size of single family housing units in the Inner City is 1,106 square feet. In all sectors, owner-occupied single family units are typically larger than renter-occupied.
- According to the 1990 Census, 9.2% of all housing units in the Inner City Market Area, are very small (1-2 rooms), 35.2% are small (3-4 rooms), 45.8% are medium size (5,6 rooms) and 9.9% are large units (7+ rooms).
- In the Inner City Market Area, 16.9% of the renter households are small (1-2 persons), 14.1% medium size (3-4 persons) and 9.6% are large households (5 persons or more).
- Currently, there are 111,119 single family housing units in the Inner City Market Area, of which 70,657 (63.6%) are owner-occupied and 40,462 are renter-occupied or *vacant*.
- Valuation of Single Family Housing Units. Appraisal District records show that 31.6% of single family homes within the Inner City Market Area are valued below \$25,000.
- More than 98% of single family homes within the Inner City Market Area are valued under \$70,000, with a median of \$30,470 a mean of \$31,631. Almost 80% of the homes in the Market Area are valued below \$40,000, with the West Side having the highest percentage at 86.5%.
- Almost 19% of owner-occupied single family homes in the Inner City Market Area are valued below \$25,000 and 92.8% are below \$50,000. The average value of owner-occupied single family homes is \$36,094.

- Single family homes in the Inner City Market Area are on larger lots than other parts of San Antonio, with 48.5% on lots larger than 7,000 square feet (typically larger than 58'x120'); 34.8% are lots from 5,000 to 7,000 square feet and 16.6% smaller.
- Typical lots developed for affordable housing in the 1990's are 4,200 to 5,000 square feet.
- The typical single family house in the Inner City Market Area is a small home, averaging 938 square feet. Sixty-two percent are smaller than 1,000 square feet; 82% are smaller than 1250 square feet and 93% are smaller than 1500 square feet.
- Within the Inner City Market Area, an estimated 1.2% of housing units are lacking some or all plumbing facilities, compared to 0.85% overall in Bexar County. The West and East Side sectors have the highest percentage of houses lacking plumbing facilities with 1.7% and 1.6%.
- New Housing Built With Housing Assistance Programs. Seven not-for-profit organizations and public agencies have recently been directly involved in producing new single family housing, averaging 121 housing units annually from 1994 through mid-1999 using housing assistance.
- Over the past five years, the most active provider of assisted new single family affordable housing has been the San Antonio Development Agency (SADA), with a total of 305 single housing units completed, including 239 reconstructed units. During the period, SADA demolished 337 housing units for a net *loss* to the housing stock of 32 units.
- A not for profit producer of assisted new single family affordable housing over the past five years has been Neighborhood Housing Services (NHS), with 166 units, and averaging 50 units over the past three years.
- San Antonio Alternative Housing Corporation has built 76 new single family units over the past four years, an average of 19 and has 32 more units planned.
- In addition to not-for-profit organizations and public agencies, builders and others produce new single family housing with some type of housing assistance, including incentives to builders or homebuyers from reduced lot prices, reduced interest rates or down payment assistance.
- The average number of housing units built annually from 1994 through mid-1999 using housing assistance is estimated to be 121, all of which are shown in the Inner City Market Area. This estimate does not include MCC and MRB loans closed in 1998 or 1999.
- According to a SA Research Corporation survey conducted in July 1999, there is an inventory of 991 new housing units priced below \$125,000 in Bexar County. Of this inventory, 891 units are under construction and 170 are completed unoccupied.
- In the \$60,000 to \$79,999 price range there are 267 housing units in inventory, of which 215 are under construction and 51 are completed unoccupied. A total of 30 housing units in this price range are located within the Inner City Market Area.

- In the Under-\$60,000 price range, there were an estimated 75 single family houses under construction in the Inner City Market Area. Homes in this price range are typically under 1,000 square feet with 2-3 bedrooms, 1-1.5 baths and no garage or a 1-car garage or carport.
- For homes priced between \$60,000 and \$79,999, there were 29 homes under construction in the Inner City Market Area. These homes are typically 1,000 to 1,400 square feet, 3-4 bedrooms, 1.5-2 baths, 1 car garage and 1-story.
- The SA Research Corporation July survey counted a total of 4,709 vacant developed lots for new homes priced below \$125,000. Of these, 340 vacant developed lots are for homes priced in the under \$60,000 price range, all of which are located within the Inner City Market Area.
- There are 916 vacant developed lots in the \$60,000 to \$79,999 price range, with only 114 located within the Inner City.
- Current lot sizes for affordable single family housing range from 40' to 55' frontage and from 90' to 125' in depth. Typical lot size for affordable single family housing in the Inner City Market Area is 50'x100'.

Planned Housing and Lot Development

- There are a total of 4,438 future lots in approved plats and plat applications for homes priced under \$125,000 in Bexar County. Future lots are on proposed to be on 1,715 acres with a density of 2.6 lots per acre.
- A total of 510 future lots are located on a total of 69 acres within the Inner City Market Area, resulting in a density of 7.4 lots per acre.
- It is estimated that 693 future lots (16.3%) will be developed for houses priced under \$60,000 and 828 for houses priced between \$60,000 and \$79,999 representing 36% of future lots. These lots are smaller than lots proposed for the higher price ranges.
- Almost 42% of future lots, or 1,773 lots, will be for houses priced between \$80,000 and \$99,999 and another 947 future lots are estimated for the \$100,000 to \$124,999 price range.
- There are an estimated 1,681 lots in plats approved by the City of San Antonio Planning Commission on 901 acres that could be designated for affordable housing. Plats approved within the Inner City include 280 lots on 47 acres with a density of 5.9 lots per acre.
- Plat Applications are plats pending while being engineered and financing arranged before going to the Planning Commission for Approval. A total of 2,560 lots in the subject price ranges on 797 acres are currently in the plat application phase.
- Only 16.2% of lots in plat applications (414 lots) are located within the Inner City Market Area.

Planned Developments

- Of the 4 filed PUDs thought to be for new housing in the subject price ranges, only one is within the Inner City Market Area. Pecan Valley Heights is a 3-phase project with 47 vacant developed lots and 70 additional lots proposed.

- Ten of 22 selected Preliminary Overall Area Development Plans (POADPs) these plans are within the Inner City Market Area.
- The 22 selected POADPs include a total of almost 15,000 potential single family lots, with 716 existing vacant developed lots and 12,139 future lots aside from the lots developed and built on.

Projects and Lots Planned for Single Family Housing with Assistance

- The San Antonio Housing Authority is redeveloping Springview on the East Side and Mirasol Homes on the West Side with some affordable single family housing for the market and some houses becoming public housing available to SAHA residents for lease-purchase.
- The net effect of both the Springview and Mirasol projects will be more in terms of *replacement housing* rather than net additions to the Inner City housing stock.
- The San Antonio Development Agency (SADA) is redeveloping lots at Historic Gardens where 22 houses were built for the 1998 Affordable Parade of Homes, but another 98 lots will be available.
- Vacant residential land without a formal POADP includes Brookside and several large tracts with potential for more than 3,500 lots. Tax Increment Reinvestment Zones (TIRZ) have been created for 390 lots at Brookside,
- Tax Increment Reinvestment Zones are being developed with 255 lots at Highland Heights and 64 lots at Rosedale/General McMullen for affordable housing.
- South of Loop 410 and outside the Inner City Market Area, a TIRZ was created at Mission Del Lago (MDL) on South Roosevelt outside Loop 410, for a total of 3,200 single family lots.
- The total planned and future single family lots included with the above projects are 13,246 lots that are expected to be for homes priced under \$125,000.
- Over the past five years, absorption of single family housing priced under \$125,000 has averaged 3,822 units per year in Bexar County, including those with housing assistance. This represents almost 61% of total new single family home sales in the County.
- Villas de Esperanza was marketed as an "Affordable Parade of Homes" early in 1997. The project has 46 single family/ homes that have all been sold to families whose incomes averaged \$26,442, 74% of AMFI. Household incomes range between \$12,012 and \$39,624, representing between 39% and 113% of AMFI.
- The average household size in Villas de Esperanza is 3.28 persons in the 46 households which all have Hispanic heads of household except one Anglo. The average monthly house payment is \$552 on the typical 3 bedroom homes averaging 1,116 square feet in size.
- The average home price in Villas de Esperanza is \$57,946 with a range of \$44,812 to \$68,000. Multiple lenders and multiple builders participated in this subsidized project.

DEMAND FOR HOUSING

Renter households are important in this study because they are potential homebuyers or *first-time* homebuyers. In 1990, there were 53,537 renter households in the Inner City Market Area out of 131,968 total households, or 40.6%. There were 33,890 renter households living in single family dwellings, 9,739 households in "plexes" of 2-4 units, 15,569 households in projects of 5 or more units, 782 households in mobile homes and 1,131 in "other" types of housing.

- In the Inner City Market Area, persons of Hispanic origin head 70% of renter households.
- In the Inner City Market Area, 41.6% of renter households have 1 or 2 persons; 34.7% have 3 or 4 persons; and 23.6% have households of more than 4 persons.
- Units adapted for handicapped persons are in short supply in every area of the City and a percentage of first floor units should be built to satisfy this need.
- Market absorption appears to have been declining over the last five years in the lowest price range of homes with those priced below \$60,000 going from an 8.3% share in 1994 to a 4.1% share in 1998.
- Market absorption in the \$60,000 to \$79,999 price range has also declined, going from a 25.1% share in 1994 to a 16.6% share in 1998, and averaging a 20.4% of total single family sales for the five year period.
- Growth is being experienced in the \$80,000 to \$99,999 price range which increased in share from 15.7% five years ago to 22.2% in 1998. The average share for the five years is 21%.
- Changes in price range shares might be attributed to inflation, personal income growth, lack of precision in assigning a subdivision to a single price range, and the changing prices by builders resulting in annual reassignment of subdivisions surveyed.
- The price ranges that together constitute the Under \$100,000 market have remained pretty stable, declining slightly from 49.2% share of the market to 47.5%. During the 1980's homes priced under \$100,000 typically were 60% to 75% of the market.
- **Market Demand** homes priced under \$125,000 built by for-profit builders within the Inner City Market Area has averaged 222 new single family homes annually since 1994 with an average of 3.6% and exceeded 4% only in 1998. By definition, these are homes built with little or no assistance. More than 72% of new Inner City housing is priced under \$60,000.
- Housing assistance in the form of reduced lot prices, reduced interest rates, down payment assistance, or a combination, falls in the lower price ranges, most are in the Under-\$60,000 market segment where almost 96% of assisted housing is priced.
- Demand in the lower price ranges is limited to the number of households that can be assisted; not the number of households that desire or need to purchase.

- SA Research Corporation estimates that 835 housing units have been sold in Bexar County using housing assistance programs since 1994, an average of 167 new homebuyers annually.
- Precise estimates of assisted housing should be made interviewing builders or buyers.
- Market demand for single family housing in 1999 will be almost 6,900 units, up 2.5% over 1998.
- From year 2000 to 2004, *market demand* is projected to exceed 38,900 units in Bexar County for all price ranges, an average of 7,632, 24% above the 1994-98 average and reflecting a higher relative demand for single family over multi-family housing.
- A total package of housing assistance could be up to \$40,000 for one household with HOME funds, relocation, lot price reduction, grant funds, and MCC down payment assistance, leaving a mortgage of say, \$25,000.
- Within the Inner City Market Area, 25% of single family homes are renter-occupied, which is more than 28,000 homes. Almost half (44.6%) of these houses were built before 1950.
- Of the renter-occupied and vacant single family houses in the Inner City Market Area one-third are valued below \$25,000 and 19.8% are less than 750 square feet in size.
- According to the Annual Housing Survey, San Antonio MSA 1995, 41.4% of renters moved in 1994.
- Approximately 17.7% of renters looked at alternatives to apartments when moving, resulting in a factor of 7.3%, and another 6.2% of renters became owners. Using the combined rates to indicate the propensity of renters to buy (13.5%) would provide a pool of 25,100 *potential homebuyers* from renters in Bexar County if sufficient housing assistance were available.
- SA Research Corporation projects the total *market demand* (no assistance) for single family homes in Bexar County from 2000 to 2004 will be 34,830, an average of 6,966 annually.
- Over the past five years, the Inner City Market Area has captured an average 3.7% share of Bexar County *market demand*. The share has been within a range of 2.6% to 4.8% in 1998. Projections of market shares maintain the 1998 average of 4.8 for the next five years.
- Total absorption (*potential demand*) and market shares with housing assistance programs included are projected to average 11% from 2000 to 2004.
- Market demand for all types of housing from new households in the Inner City Market Area is projected to average 1,188 housing units annually over the next five years. The number of new households added annually is projected to be double that.
- Inner City Market Area single family housing demand **and** assisted single family housing absorption is projected to average 328 units annually and absorption of single family housing units with housing assistance will average 516 units annually, resulting in total demand/absorption averaging 844 units annually over the next five years.

CONCLUSIONS

Areas of Initial Focus for Affordable Housing. Summarizing the conclusions from the need, the potential for success and the potential ease of development for affordable housing, the **West Side, East Side and South West** sectors rank ahead of other areas for initial focus of development and construction.

- Greatest Need. Based upon the number and percent of 1999 households in need *and* projected change in the number of households with incomes between \$15,000 and \$35,000, the areas of *greatest need* are the **West Side, Central and East Side** Sectors.
- Best Chance for Success. Based upon the amount of vacant available land and school district ranking, it appears that the **West Side, East Side and South West** Sectors would have the *best chance for successful development* of affordable housing
- Easiest to Develop. Based upon general application of criteria (political acceptance, location, compatibility, land price and availability, image of school district for marketing and minimum obstacles), the South West, West Side (selected areas) and South Side Sectors appear to be the *easiest to develop* for affordable housing.

Other Conclusions

- If the amount and/or type of assistance were to vary based upon location criteria, new housing would follow, since 44.4% of households moving in 1994 indicated their choice in housing was for "financial reasons" according to the Annual Housing Survey.
- In the big picture, more households can become homeowners if the amount of housing assistance to individual households is applied based upon household income and amount of mortgage for which a household can qualify. Placing limits on the amount of assistance each household might receive and giving only the amount of assistance necessary would increase the number of homeowners.
- Lower income families may qualify more easily for existing rehabilitated housing stock. This practice will reduce losses to housing stock through demolition and result in higher quality housing stock in the long run.
- Employer-assisted homebuyer programs can be an effective method of reaching families and providing leverage to the available housing assistance. These programs would include training and counseling similar to that provided to applicant households by the San Antonio Housing Trust as well as some level of *financial assistance*.
- From the numbers of houses built and the amounts of individual household assistance, there does not appear to be an objective to place the maximum number of lower income households with the available housing assistance dollars.
- Many housing assistance programs are providing far more than \$10,000 of assistance per household, resulting in relatively small increases in the total number of homeowners.

- Awareness of the big picture suggests that realistic amounts of housing assistance by applied based upon household income and amount of mortgage for which a household can qualify.
- When the highest amount of assistance is provided to many households (up to \$40,000), fewer households are allowed to achieve the housing ownership goal.
- Most households with income less than \$25,000 will not be able to qualify for a new home mortgage without some type of housing assistance program. Because of credit and debt problems, only a small percentage of prospective homebuyers can qualify for a mortgage within six to twelve months following application.
- Few households below 65% of the AMFI will qualify for a new home (\$50,000 min) unless there is enough housing assistance to reduce the mortgage amount to well below \$20,000. However, these households might qualify for an *existing home and rehabilitation loan* for the smaller mortgage.
- Affordable single family housing is not feasible unless finished lot prices are significantly below \$10,000 per lot.
- With waiver of impact fees and implementation of Tax Increment Reinvestment Zones, lots can be delivered in subdivisions with all the necessary amenities for significantly less than \$10,000.
- With a Tax Increment Reinvestment Zone (TIRZ), a developer can recover 100% of the cost of the streets and utilities from future tax revenues instead of including all the costs of development in the price of the home. Using a TIRZ, the price of homes can be reduced with reduction of lot prices.
- While some of the existing housing stock is not of good quality, most of it is and deserves to be rehabilitated rather than demolished. Some older houses are much better after rehabilitation than many of the new houses built for the affordable market.
- If a portion of housing assistance is not used for rehabilitation, little progress will be made to improve the overall housing stock.

RECOMMENDATIONS

Summarizing the conclusions from the need, the potential for success and the potential ease of development for affordable housing, we have the following results for the top three in each:

Need for Affordable Housing: West Side, East Side and Central Sectors.

Successful Development: West Side, East Side and South West Sectors

Easiest to Develop: South West, West Side and South Side Sectors

The **West Side** Sector appears in all three categories, with the **East Side** and **South West** Sectors each appearing in two of the categories. These three sectors are recommended for initial focus of development and construction of affordable single family housing.

Based upon the findings of this report, we recommend that:

- Local governments and/or Housing Agencies monitor foreclosures and Sheriff's Deeds for potential housing units to acquire and rehabilitate for affordable housing.
- Local governments and/or Housing Agencies analyze the condition of current housing stock through the number of earth foundations identified in Bexar Appraisal District records or by analysis of aerial photos to compare the condition of roofs within selected areas.
- Local governments and/or Housing Agencies analyze households over age 65 (use over 65 exemptions) to understand the future need for housing the elderly, including independent living, assisted living and nursing homes. This is also a way to begin analysis of the supply of housing for resale and or rehabilitation to meet the needs of the affordable housing market.
- Local governments and/or Housing Agencies investigate vacant land availability through selection criteria and create an inventory list and possibly a land bank to acquire land, as it becomes available.
- Local governments and/or Housing Agencies conduct a detailed inventory of existing scattered and other older vacant lots available within each sector. Attempts are being made by several not-for-profits on a small scale. This could include a vacant lot foreclosure program.

Updating this report, it is recommended that:

- As a minimum, local governments and/or Housing Agencies prepare annual progress reports regarding financial assistance for housing, including type of assistance (reduced interest, reduced lot price, tax credits, down payment assistance, grant or second mortgage), amount of assistance, provider of housing and location of housing.
- Local governments and/or Housing Agencies prepare and summarize annual updates of selected indicators within this report for the County, the City, the Inner City Market Area and geographic sectors. Include building permits (single family, duplex, and apartment units), permits for rehabilitation (single family and multi-family), electrical connections (single family, duplex, and apartment units)
- Local governments and/or Housing Agencies undertake a major update of the indicators and findings of this report as soon as demographic and housing data are available from the 2000 Census. The focus should be on the demographics of renter households within the Inner City Market Area.

MARKET ANALYSIS FOR AFFORDABLE SINGLE FAMILY HOUSING IN SAN ANTONIO'S INNER CITY

THE MARKET AREA

Market analysis requires selection of a market area. Generally it is best to analyze an overall geographic market area and submarket areas that allow more detailed market analysis and includes locations under consideration for development. Market areas included in this analysis are the City of San Antonio (CSA), Bexar County, CSA Inside Loop 410, the Inner City Market Area, and small area geographic sectors. Map 2 shows the San Antonio area inside Loop 410 in relation to Bexar County.

This is an analysis of the market potential for affordable housing in the City of San Antonio geographic sectors inside Loop 410 as indicated on Map 1. This includes all census tracts *inside* Loop 410 with the exception of non-City tracts, such as Alamo Heights, Balcones Heights, Castle Hills, Olmos Park, Terrell Hills and military bases. Most of the analysis is focused on the "Inner City Market Area," defined as the City of San Antonio area Inside Loop 410 with the exception of the North Side Sector. The Inner City Market Area is shown on Map 1 shown on page 2. More detailed analysis is also included for geographic sectors located inside Loop 410. Boundaries of these sectors are illustrated on Map 3 and generally described as follow:

- **Central Sector** - Ashby on the north; Colorado on the west; Steves on the south; and Hackberry on the east.
- **East Side Sector** - Hackberry on the west; Fort Sam Houston on the north; Loop 410 on the east; Rigsby/Roland and Southcross on the south.
- **South East Sector** - Rigsby/Roland and Southcross on the north; Loop 410 on the east and south; Presa on the west.
- **South Side Sector** - Steves on the north; Presa on the east; Loop 410 on the south; and Palo Alto/Somerset/ Nogalitos on the west.
- **South West Sector** - Palo Alto/Somerset/Nogalitos on the east; Loop 410 on the south and west; Highway 90 on the north.
- **West Side Sector** - Highway 90 on the south; Loop 410 on the west; Culebra on the north; and Colorado on the east.
- **North Side Sector** - Culebra, Ashby and Fort Sam Houston on the south; Loop 410 on the west, north and east. The North Side Sector is not included as part of the Inner City Market Area.

In addition, a secondary market area outside Loop 410 is identified as the "South" sector and includes census tracts 1314, 1417 and 1519, each of which has portions of the San Antonio city limits. General boundaries of the **South Sector** are Loop 410 on the northwest, St. Hedwig Road on the north; South Foster Road on the east; Blue Wing to the southeast; Medina River on the south; and Pleasanton Road on the west. Map 3 shows the extent of the South Sector. Additional data are aggregated for the "Target Tracts" identified by the U.S. Treasury Department as being qualified for special financing consideration. These Target Tracts are shown on Map 4.

ECONOMY

Employment Centers for Minimum Wage Workers

In defining the target population as low income, it is likely that one or two members of the household are employed in a minimum or near minimum wage job. For this reason, we have identified likely centers of employment for minimum wage workers by reviewing wages paid by industry and job description.

When locating affordable housing, it is useful to know where potential heads of household and others in the household might be working or find jobs. The employment base of the market area for the target population is diverse in both the variety and in the numbers of jobs. Retail, medical, automotive, local public (schools), office and manufacturing employment are available within the Inner City Market Area. Each of these employment sectors has been analyzed with the intent of determining the location of minimum wage jobs within the market area.

For the purposes of this report, SA Research Corporation uses the Labor Force Statistics for the San Antonio MSA provided by the Texas Workforce Commission. Any job category with an hourly mean wage of \$6.99 or less is considered in the minimum wage job category. A household with only one person working at this minimum would be earning less than \$15,000 annually.

Employment Conditions: Present and Future

If the economic outlook and employment conditions for the overall area such as the City of San Antonio and the MSA are good, chances are that the outlook for employment in the smaller market area are also good. Within the City, some areas will have a better outlook than others will. Therefore, it is important to review the employment conditions in the market area to see if a site has a competitive advantage or disadvantage relative to jobs for potential homebuyers.

Market areas that are dependent upon single types of employers tend to be the most vulnerable to shifts in the economy. Labor force statistics for the San Antonio MSA supplied by the Texas Workforce Commission show an increase in employment of 22,300 from July 1998 to July 1999. The unemployment rate in the MSA for 1999 ranged from a low of 2.8% in January to a high of 3.6% in June. The annual average for the year has been 3%. In a normal year the month of June has the highest unemployment rate as students are graduating from high school and college and are entering the labor market and some school district employees are also looking for summer work.

Job growth in the San Antonio MSA has averaged more than 18,300 new jobs annually since 1990, a rate of 3.1%. The average growth rate since 1980 has been 3.7% annually. Dr. Ray Perryman, a noted Texas economist has projected that job growth from 2000-2004 will drop to an average of 2.3% annually, with an average of almost 16,000 new jobs added each year. The Alamo Workforce Commission projects an average of 2.44% growth and the addition of almost 17,000 jobs annually over the next five years. SA Research Corporation projects the growth will average more than 19,000 jobs annually at a rate of 2.6%. All of the projections show that the San Antonio MSA will have a healthy rate of growth over the next five years.

DEMOGRAPHICS

Demographic characteristics and trends are important not only to evaluate a location for affordable housing, but also to quantify the size of the targeted households and population and compare the various geographic sectors. Typically, the demographics include change in total population as well as current age and ethnicity. This information is initially used to describe the people within a market area. When conducting analysis for housing, it is necessary to know more about the family, or household. We need to know the number and/or the percentage of households within a market area that have the income level to become homebuyers, how many persons within the average household and ideally, how many children by age group living at home. This information can be obtained from the census or from a survey. In the absence of detailed information regarding children by age group or other specific demographic characteristics we make the most of the data available.

The following shows household incomes as related to household size and median household income. In the Inner City Market Area, there are 55,995 households between \$15,000 and \$35,000 income, 37.8% of total households. Depending on the number of persons, households in this income group with reasonably good credit can usually qualify for a new single family home priced between \$50,000 and \$87,500 or an existing home priced between \$37,500 and \$50,000.

<u>1999 Median</u>	<u>1 person</u>	<u>4 persons</u>	<u>Qualify for Mortgage*</u>
120%	\$35,150	\$50,300	\$87,875 to \$125,750
100%	\$29,300	\$41,900	\$73,250 to \$104,750
80%	\$23,450	\$33,500	\$58,625 to \$ 83,800
65%	\$19,050	\$27,250	\$47,625 to \$ 68,125
50%	\$14,650	\$20,950	\$36,625 to \$ 52,375**
30%	\$ 8,800	\$12,550	\$22,000 to \$ 31,375***

* Rule of thumb of qualifying for mortgage 2.5 times annual income.

** Might qualify for an existing home or new home with assistance

*** Would not qualify for a new home

The San Antonio Housing Authority (SAHA) generally provides public housing for families in the lowest income categories. Most of the households living in public housing have incomes well below 50% of the median. There are 15,000 families on the SAHA waiting list for public housing and 8,000 families on the waiting list for Section 8 housing assistance. Some of the families on the Section 8 waiting list are also on the public housing list.

Demographics and Trends in Selected Areas

Areas selected for comparison and analysis of demographic characteristics include Bexar County, the City of San Antonio, the City of San Antonio inside Loop 410, each of the Inner City geographic sectors and the Inner City Market Area. Demographic trends are reported for 1980-1990, 1990-1999 and 2000-2004. Demographic data here includes population, ethnicity, age, households and income. Since the analysis is based upon tables included in the Appendix, most of the statements are in bullet form.

Population (Tables 1 and 2)

- The 1999 population of Bexar County is estimated to be 1,372,238 persons, of which 6.7% are estimated to be African-American and 57.7% are of Hispanic heritage.
- In the City of San Antonio, the 1999 population is estimated to be 1,146,100 persons, of which 6.8% are estimated to be African-American and 61.3% are of Hispanic heritage. San Antonio includes 83.5% of Bexar County population and 91.6% of the Hispanic population.
- Almost 34% of the Inner City Market Area population are under the age of 20 years, compared to 32.2% in the City of San Antonio and 36.9% in the aggregated Target Tracts.
- All of the City sectors inside Loop 410 experienced slower population growth rates during the 1990's than the City and the County as a whole. As the fastest growing sectors, the Central, East Side and South West sectors each experienced population growth over 1.5% annually.
- The slowest growing City sectors inside Loop 410 during the 1990's, in terms of population growth rate, were the North Side, South Side and West Side sectors, each growing at less than 0.9% annually.
- Population increased by 1.2% annually from 1990 to 1999 in the South East sector inside Loop 410, and by 1.6% in the South sector outside Loop 410.

Households (Tables 1 and 3)

- The number of households in Bexar County in 1999 is estimated to be 490,635, with an average household income of \$47,066. Almost 154,665 households have incomes between \$15,000 and \$35,000, representing 32.3%.
- In the City of San Antonio, the number of households in 1999 is estimated to be 422,800, with an average household income of \$43,694. More than 136,661 households have incomes between \$15,000 and \$35,000, also representing 32.3%.
- Within the City inside Loop 410, the number of households in 1999 is estimated to be 220,487, with an average household income of \$34,268. More than 80,691 households have incomes between \$15,000 and \$35,000, representing 36.6%.
- Of the 147,996 households in the Inner City Market Area in 1999, 68.7% are living in single family housing units, 3.3% are in mobile homes, 15% are in small multi-family developments (2-9 units), 12.9% are in larger apartment developments (10 or more) and almost 4% are living in "Other" types of housing.
- Of the 147,996 households in the Inner City Market Area in 1999, an estimated 55,800, or 37.7% are renters and 62.3% are owners.

Population and Households (Table 1)

- During the 1980s, the City of San Antonio grew by almost 2% annually in population and 2.6% in the number of households, while Bexar County as a whole experienced similar growth.
- Annual population growth in the 1990s in San Antonio was 2.5%, with household growth at 3.3% annually. San Antonio's growth rate has been higher than Bexar County due to aggressive annexation of growing subdivisions within the County.

- The Inner City Market Area also experienced much higher growth in the 1990s than in the 1980s, adding 44,231 persons and 16,028 households. Population growth averaged more than 1% annually during the 1990s and household growth averaged 1.1% annually.
- Currently, the Inner City Market Area has more than 479,735 persons living in 147,996 households. The average age in the market area is a low 34.7 years compared to the City of San Antonio's 33.9 and the aggregated Target Tracts 33.8 years.

Ethnicity (Table 2)

- More than 81% of the population in the Inner City Market Area are of Hispanic origin and 8.2% are African-American. This compares to the aggregated Target Tracts 87.3% Hispanic and 9.8% African-American and the City of San Antonio with 61.3% Hispanic and 6.8% African-American. An estimated 8,700 persons (1.3%) in the City inside Loop 410 are either Asian or American Indian.
- The Inner City Market Area includes 35% of Bexar County population, but with 49.2% of the Hispanic population and 43% of the African-American population.
- The *highest* concentrations of Hispanic population are in the West Side and South Side sectors, each with more than 90%. The South West and Central sectors also have a high percentage of Hispanic population with approximately 87%.
- The *lowest* concentrations of Hispanic population are in the East Side sector with 45.6%, the North Side sector with 65.9% and the South East sector with 71.1%. All sectors but the East Side have higher percentages than either the City of San Antonio or Bexar County.
- Almost one-third of San Antonio's African-American population currently resides in the East Side sector, where 46.4% of the sector's population of 62,250 are African-American.

Income (Table 3)

- Average household income in the Inner City Market Area is \$34,436 compared to \$43,694 in the City of San Antonio as a whole, and \$47,066 in Bexar County.
- The median household income of the City inside Loop 410 is \$26,809, which is 21% lower than the City's \$34,016.
- More than 26% of Inner City Market Area households have incomes less than \$15,000 that is 51.2% of the Area Median Family Income (AMFI) for a 1-person household.
- An estimated 94,275 households in the Inner City Market Area have incomes below the \$41,900 AMFI for a 4-person household in Bexar County. This is 63.1% of households in the City inside Loop 410.
- Almost 39% of households within the City inside Loop 410 have less than 60% of the Bexar County median and an additional 17.9% of households are between 60% and 80% of the Bexar County median.

Characteristics of Renter Households

Most affordable housing studies concentrate on renter households because these are the ones most likely to become new owners in the proposed single family housing. Current owner households are considered to have more-or-less established themselves and therefore would not be candidates for first-time buyer assistance and most other programs. Special programs, such as rehabilitation loans usually target those homeowners that are in need of better housing. For the most part, renters are assumed to be renters because they have not been able to make an adequate down payment or qualify for a mortgage. *Many renters that could qualify for housing assistance do not know that they are able to buy a home.*

Providers of affordable housing face problems in qualifying applicants for a mortgage. Only about *one household in six* will become qualified for a mortgage within six months to one year of application. Households whose incomes are closer to 50% of AMFI are often easier to qualify for a mortgage (credit/debt-wise) than households whose incomes are closer to 60% or 70% of AMFI. The likely reason for this is the inability of the lower income household to obtain credit and therefore have a cleaner record. Households at the 60% to 70% level have been able to obtain credit but have difficulty making payments, therefore resulting in lower credit worthiness. If the objective is to qualify a household at 50% of AMFI, *far more assistance* is required to place them into a new home. The amount of assistance required to place them in a new single family home might be as much as \$40,000 per household.

- Of the renters in the Inner City Market Area, 41.6% are small 1-2 person households, 34.7% are medium size 3-4 person households and 23.6% are larger households of 5 or more persons. (Table 7)
- The Central Sector has the highest percentage of small households with 61.5% and the smallest percentage of renters in large households. The West Side Sector has the lowest percentage of renters in small households with 29.9% and the highest percentage of renters in large households. The South Side Sector has the highest percentage of medium-size households with 41.8% with the West Side Sector having 38%. (Table 7)
- Within the Inner City Market Area, 25.6% of *single family* homes were renter-occupied in 1990 and approximately 30% in 1999. In the Central Sector, 38% of single family homes were renter-occupied in 1990 and approximately 35% in 1999. The South East Sector had the lowest rate of renters in 1990 with 19.1% and approximately 25% in 1999. (Table 12 and Table 17)
- Approximately 70% of renter householders in the Inner City Market Area are Hispanic and 5.5% are African-American.
- Typical renters in single family housing are larger households because of the shortage of apartments large enough to accommodate their families. Some renters of single family housing are temporary renters waiting to buy or to have a new home built.

Target Population and Households

- The target population to be served within the Inner City Market Area in 1999 consists of 147,996 total households of which 87,910 are owner households and 60,086 renter households. We assume that most of the 54,689 households with incomes over \$35,000 shown on Table 3

are owners. We also assume that most of the 24,553 households with incomes between \$25,000 and \$35,000 are owners. This means that at least 8,668 of the households with incomes below \$25,000 are also owners.

- There are 14,835 households with income between \$20,000 and \$25,000 in the Inner City Market Area, and at least 6,167 are renter households. We might assume that most households with income below \$15,000 are either renters or older homeowners on low fixed incomes.
- By elimination of the highest and lowest income households, we estimate that there are up to 11,396 renter households who have income between \$15,000 and \$20,000 and 2,726 renter households with income between \$20,000 and \$25,000. *This results in an estimate of 14,122 total target renter households to use as a working number for the Inner City Market Area.*
- The \$20,000 to \$35,000 income range represents the approximate income range for households to qualify for the purchase of new single family affordable housing. Since a new single family home can typically not be built for less than \$50,000, households with incomes below \$20,000 may qualify to purchase an existing home.
- Extending this methodology to estimate the number of target renters in each sector, we find the South East Sector with a total of 3,647 renter households with income between \$15,000 and \$25,000. The South West Sector has a total of 3,182 and the Central Sector has a total of 2,706 renter households within the same income range. A comparison of sectors is shown on Table 44.
- There are an estimated 23,119 target households in the Inner City Market Area with income levels between 50% and 65% of AMFI, and 2,700 target renter households with incomes between 65% and 80% AMFI. Table 3 shows the numbers of households at different income groups by geographic sector and selected larger areas.

Characteristics of the target population to be served

The target population makes up households that are typically Hispanic single parent with one or two children, or two parents with one or more children; and with a household income between \$15,000 and \$35,000.

1999 AREA MEDIAN FAMILY INCOMES (AMFI) IN THE SAN ANTONIO MSA Adjusted Income Limits* (dollars)

Persons in households	1	2	3	4	5	6	7	8
50% AMFI	14650	16750	18850	20950	22650	24300	26000	27650
65% AMFI	19050	21750	24500	27250	29450	31600	33800	35950
80% AMFI	23450	26800	30150	33500	36250	38900	41600	44250
100% AMFI	29300	33500	37700	41900	45300	48600	52000	55300
120% AMFI	35150	40200	45250	50300	54350	58300	62400	66350

* Adjusted income limits based on those published by the U.S. Department of Housing and Urban Development, January, 1999

Growth Trends (Table 1)

- Conservative growth projections by CACI/Information Decision Systems indicate that Bexar County added 186,844 population from 1990 to 1999, and will add another 96,808 population from 1999 to 2004. Annual County population growth from 1990-99 was 1.8%, which is expected to slow down to 1.4% for the next 5 years.
- At the same time, Bexar County added 81,592 households from 1990 to 1999, and will add another 44,755 households from 1999 to 2004. Average annual household growth in the County was 2.3% from 1990-99, but is expected to slow to 1.8% from 1999 to 2004.
- Population growth within the City of San Antonio was relatively higher than the County because of an aggressive annexation policy. City population increased by 210,167 since the 1990 Census, and another 118,078 population is expected over the next five years.
- San Antonio added 96,039 households from 1990-99 and is expected add another 42,007 households over the next 5 years. Annual household growth in the City from 1990-99 was 3.4%, and is expected to slow down to 2% over the next 5 years.
- San Antonio's population and household growth inside Loop 410 is much slower than either the City or the County overall, as is usually the case when an area is approaching build-out capacity. Census tracts representing the Inner City increased by 49,859 population from 1990-99 and are expected to see another 34,195 population over the next five years. The rates of these increases are about half the growth rates of the City both for the past nine years with rates a little lower projected for 1999-2004.
- Household growth within the City inside Loop 410 was 19,526 during the 1990's, an average of 2,232 annually. *These projections from an objective outside source indicate that the City would not reach the goal of adding 100,000 people to the City inside 410 within ten years.*

Projected Growth in the Inner City Market Area Sectors (Table 1)

- Within the City inside Loop 410, seven market sectors have been defined. An eighth market sector has been defined to represent City area east and south of Loop 410. The lowest rate of increase in households from 1990 to 1999 among market sectors was within the **North Side Market Sector**, at 0.6% annually and 3,498 households added. Projected household growth is 2,518 from 2000 to 2004, an addition of 504 new households annually.
- The **Central Sector** added an estimated 2,138 households between 1990 and 1999 (1.8% rate) and is expected to add 1,559 new households over the next five years.
- The **West Side Market Sector** added an estimated 3,288 households between 1990 and 1999 (1% rate) and is expected to add another 2,460 households between 2000 and 2004.
- The **South Side Market Sector** added an estimated 2,063 households between 1990 and 1999 (0.9% rate) and is expected to add another 1,528 households between 2000 and 2004.
- The **South East Market Sector** added an estimated 2,387 households between 1990 and 1999 (1.4% rate) and is expected to add another 1,835 households between 2000 and 2004.
- With the largest numbers and the highest annual household growth rate of 1.9%, the **East Side Market Sector** added an estimated 3,140 households between 1990 and 1999 and is expected to add another 2,308 households between 2000 and 2004.

Projected growth is based on 1990-1999 trends with no allowance for changes in market conditions.

SUPPLY OF HOUSING

Before making decisions regarding an addition to the supply of housing, a housing developer needs to know something about the supply. Supply as defined by a developer is more than the total number of housing units within a market area. It includes *change* in the supply as well as certain characteristics about the housing stock. The *value* of housing stock is an indicator of affordability when compared to household incomes. *Age* of housing, when combined with value can be an indicator of condition and livability of the housing stock. *Size* of housing units can be an indicator to determine how much of the housing stock can accommodate large families. Other estimates of livability include the number or percentage of housing units lacking plumbing facilities. While some of the housing is not of good quality, most of it is and deserves to be rehabilitated rather than demolished. Some older houses are much better after rehabilitation than many of the new houses built for the affordable market.

Housing stock can be owner-occupied, renter-occupied or vacant. Owner-occupied housing units are more than likely single family detached, i.e. one house on one lot separated from other houses. Density of housing is discussed in terms of net or gross housing units per acre. Gross density is the more common term and represents the number of units per acre, including street right-of-way and other common areas. In new single family development, lower density is often associated with more expensive homes in suburban areas usually because of higher land prices and higher development costs per lot and higher development costs per acre. Higher density usually results in lower costs per lot and is often used in urban areas because of the higher cost of land. Higher density is necessary for affordable housing in order to keep development costs and lot costs as low as possible.

Another aspect of the housing supply is the *competition* to the proposed housing. This is more important in the truly competitive market where there is no subsidy or housing assistance. Competition is usually seen in "comparable" housing where the type, price (or rent) and target market are comparable to the proposed housing. In affordable housing there is competition for the limited funds available for housing assistance.

The target population and households currently living in the Inner City Market Area are typically living in a single family home if they are homeowners. More than one-fourth of renter households is living in single family homes.

In determining how large the units should be for households, they are divided into small (1-2 person), medium (3-4 person) and large (more than 4 person). Federal (HUD) guidelines allow no more than 2 persons per bedroom. Most apartment developers prefer to maximize the number of high rent per square foot 1 bedroom apartments and minimize or omit the lower rent per square foot three-bedroom apartments.

Overall Supply of Housing

Existing Affordable Housing Stock (Table 13). Within San Antonio's Inner City Market Area, there are an estimated 151,552 housing units as of January 1999. Of the total, 155,163 of these units (73.3%) are single family units, 34,486 (22.8%) are multifamily units, 3,213 (2.1%) are mobile homes, and the 1990 Census shows a total of 2,734 "Other" housing units, or 1.8%. "Other" housing units are defined by the Census Bureau as "any living quarters occupied as a housing unit that does not fit the categories" mentioned previously. Examples of "Other" housing units are houseboat, rail car, camper, van and tent.

Within the Inner City Market Area, the West Side Sector has the highest number of housing units with 40,215, of which 31,853 (79.2%) are single family. This represents the highest percentage of single family units within the Inner City. The West Side also has an estimated 6,700 multifamily units and 758 mobile homes.

As would be expected, the Central Sector has the highest percentage multifamily with 7,897 of 15,873 total housing units, or approximately 50%.

Characteristics of the Housing Supply

Housing Value and Age (Tables 4 and 16 through 20)

- In Bexar County, 61.7% of housing has an estimated 1997 value between \$25,000 and \$75,000, with more than one third (34.7%) below \$25,000. The average value of housing is estimated to be \$70,465. Almost 54% of the housing were built prior to 1970. (Table 4)
- In the City of San Antonio, 65.8% of housing has an estimated value between \$25,000 and \$75,000, with 40.9% valued below \$25,000. The average value of housing is estimated to be \$62,439. Sixty-three percent of the housing was built prior to 1970. (Table 4)
- Within San Antonio inside Loop 410, 74.4% of housing has an estimated value between \$25,000 and \$75,000, with more than one half (13.4%) below \$25,000. The average value of housing is estimated to be \$53,175. Almost 86% of housing within the City inside Loop 410 was built prior to 1970.
- A slightly higher percentage of housing structures within the City inside Loop 410 are single family when compared to both Bexar County and the City of San Antonio, reflecting the dominance of apartments located outside the Loop. Two-thirds of the residential structures are single family in Bexar County as a whole, with the City of San Antonio having 63.3% single family structures. Within the City inside Loop 410, the number increases to 68.7%.
- Owner-occupied structures comprise almost 52% in Bexar County, with 48.3% in the City of San Antonio and 51.1% owner-occupied inside Loop 410. The percentage of renter-occupied structures is lower within the City inside Loop 410 at 37.7%.

Age of Single Family Housing (Tables 16 and 17). Within the City inside Loop 410, 41.6% of single family units were built prior to 1950, and are more than 50 years old. For much of the housing stock, age means a higher quality of construction and historical significance. However, for the smaller houses that have been rented by lower income households with little means to maintain them, it could mean decades of neglect and decline. The age of houses within Inner City Market Area is similar, with 42.3% built before 1950. Locations of Sectors within the Market Area typically indicate the age of housing stock within that Sector. Of the nearly 7,500 single family units in the Central Sector, 88.2% were built before 1950. For various reasons, including the size and location of Lackland AFB and Kelly AFB, the South West Sector was slower to develop, and only 25.3% of the single family stock was built before 1950.

Size of Single Family Housing Units (Table 18). Based on information of the 1997 Bexar Appraisal District tax records, the median size of single family housing units in 1997 was 1,106 square feet within the City inside 410. Typically the largest units are located within the North Side Sector, where the median size is 1,310 square feet. The smallest units are in the South West and West Sectors, where the median size is 1,024 and 1,032 square feet, respectively. In all sectors, owner-occupied single family units are typically larger than renter-occupied.

There are more small houses within the West Side Sector than the other Inner City Market Area sectors. Almost 24% of single family houses in the West Side are less than 750 square feet and 3.6% are smaller than 500 square feet in size. The Central and South East Sectors have the lowest percentage of small homes within the Market Area, with 5.5% each.

According to the 1990 Census, 9.2% of all housing units in the Inner City Market Area, are very small (1-2 rooms), 35.2% are small (3-4 rooms), 45.8% are medium size (5,6 rooms) and 9.9% are large units (7+ rooms). The percentage of smaller houses is higher than in Bexar County as a whole, while the percentage of larger houses is lower in the Market Area than in Bexar County.

The Central Sector has the highest percentage of very small houses with 22%, and the East Side has the lowest percentage of very small houses with 6.6%. The Central Sector also has the highest percentage of small houses with 42.1%, which is higher than the aggregated Target Census Tracts' 41.7%.

Owner- versus Renter-Occupied Single Family Units (Table 7).

In the Inner City Market Area, 16.9% of the renter households are small (1-2 persons), 14.1% medium size (3-4 persons) and 9.6% are large households (5 persons or more).

Currently, there are 111,119 single family housing units in the Inner City Market Area, of which 70,657 (63.6%) are owner-occupied and 40,462 are renter-occupied or *vacant*. (Table 16)

Valuation of Single Family Housing Units (Tables 19 and 20). Appraisal District records show that 31.6% of single family homes within the Inner City Market Area are valued below \$25,000. Much of this housing stock can be an excellent source of housing for households that cannot qualify for a new home mortgage. A mortgage that includes acquisition of one of these houses combined with a rehabilitation loan can be lower than required for a new home. The resulting rehabilitated house could very well be of higher quality than many of the new affordable houses currently being built.

More than 98% of single family homes within the Inner City Market Area are valued under \$70,000, with a median of \$30,470 a mean of \$31,631. Almost 80% of the homes in the Market Area are valued below \$40,000, with the West Side having the highest percentage at 86.5%. Only the South East and East Side Sectors are below 80%. The South East Sector, with 60.9% of housing units under \$40,000 and a median value of \$38,617 appears to have the highest home values within the Inner City Market Area.

Almost 19% of owner-occupied single family homes in the Inner City Market Area are valued below \$25,000 and 92.8% are below \$50,000. The average value of owner-occupied single family homes is \$36,094.

Lot Size of Single Family Housing Units (Table 21).

Single family homes in the Inner City Market Area are on larger lots than other parts of San Antonio, with 48.5% on lots larger than 7,000 square feet (typically larger than 58'x120'); 34.8% are lots from 5,000 to 7,000 square feet and 16.6% smaller.

Typical lots developed for affordable housing in the 1990's have been 4,200 to 5,000 square feet.

The typical single family house in the Inner City Market Area is a small home, averaging 938 square feet. Sixty-two percent are smaller than 1,000 square feet; 82% are smaller than 1250 square feet and 93% are smaller than 1500 square feet.

Selected Physical Characteristics of Housing (Table 15).

Not all housing units in the Inner City Market Area have complete plumbing facilities. The 1990 Census reported the number of housing units that were lacking some or all plumbing facilities. Within the Inner City Market Area, an estimated 1.2% of housing units are lacking some or all plumbing facilities, compared to 0.85% overall in Bexar County. The West and East Side Sectors have the highest percentage of houses lacking plumbing facilities with 1.72% and 1.65%.

Most housing in the Inner City Market Area was built with posts or piers, or on a poured concrete slab. But even though no analysis has been conducted of the current housing stock as related to condition, it is known that many houses have dirt floors and are identified by the Bexar Appraisal District as having an "earth" foundation type. These are probably the same houses lacking plumbing facilities. This part of the housing stock is probably a good place to start with a demolition program.

Additions to the Housing Supply

The 1999 housing stock of 226,126 total units reflects a net increase of 3,891 units from 1990 through 1998 within the City inside Loop 410. Of this increase, 2,862 (73.6%) are single family, 965 (24.8%) are multifamily units and 64 are mobile homes. (Table 13)

The total number of housing units within the Inner City Market Area is 151,552, a net increase of 2,336 since 1990, 60% of units added inside Loop 410. Of this increase, 2,097 (89.8%) are single family, 175 (7.5%) are multifamily units and 64 are mobile homes. (Table 13)

Building permit data for 1996-1998 indicates an average of 5,127 single family houses were started annually for that period within the city limits of San Antonio. An average of 438 new single family housing units were started within the Inner City Market Area over the last three years. The West Side and South West Sectors both averaged more than 118 units and the average number of starts in the Central Sector was 16 units. (Table 22)

New Housing Built With Housing Assistance Programs (Table 24). Seven not-for-profit organizations and public agencies have recently been directly involved in producing new single family housing. These organizations include the San Antonio Development Agency (SADA), Neighborhood Housing Services (NHS), San Antonio Alternative Housing Corporation (SAAHC), Habitat for Humanity, Our Casas and Avenida Guadalupe Association.

Over the past five years, the most active provider of assisted new single family affordable housing has been SADA, with a total of 305 single housing units completed, including 239 reconstructed units. During the period, SADA demolished 337 housing units for a net *loss* to the housing stock of 32 units.

The second highest not-for-profit producer of assisted new single family affordable housing over the past five years has been NHS, with 166 units. Neighborhood Housing Services has averaged 50 new single family housing units per year over the past three years. Currently, NHS has 16 units under construction and another 45 units planned.

San Antonio Alternative Housing Corporation has built 76 new single family units over the past *four* years, an average of 19 and has 32 more units planned. Ten units are under construction, and another 23 are planned. Both SAAH and Kings Court Housing Foundation are also producers of multifamily housing with current projects under construction.

In addition to the not-for-profit organizations and public agencies above, there are builders and others that produce new single family housing with some type of housing assistance. This assistance can be in the form of incentives to builders or homebuyers from reduced lot prices, reduced interest rates or down payment assistance. (Table 25)

While there does not appear to be a single source, or even a few sources for this information, SA Research Corporation has estimated the number of new homes built using housing assistance for the purpose of this analysis. In reviewing building permits and new residential electrical connections of the past five years, SA Research Corporation identified subdivisions and builders

that were likely to include new homes built with assistance. Given additional time and resources, a more accurate estimate of new homes built with housing assistance programs (both public and private) could be made.

The average number of housing units built annually from 1994 through mid-1999 using housing assistance is estimated to be 121, all of which are shown in the Inner City Market Area. This estimate does not include MCC and MRB loans closed in 1998 or 1999.

Existing Affordable Housing and Lot Inventory

Existing Housing Inventory (Table 26). According to a SA Research Corporation survey conducted in July 1999, there is an inventory of 991 new housing units priced below \$125,000 in Bexar County. Of this inventory, 891 units are under construction and 170 are completed unoccupied. Included in the total, there are 3 new housing units in inventory priced under \$60,000 in the Inner City Market Area. In the \$60,000 to \$79,999 price range there are 267 housing units in inventory, of which 215 are under construction and 51 are completed unoccupied. A total of 30 housing units in this price range are located within the Inner City Market Area. An additional 423 housing units are inventoried in the \$80,000 to \$99,999 price range and 298 are in the \$100,000 to \$124,999 price range.

Characteristics of Affordable Single Family Housing Units Under Construction (Table 26).

Characteristics of affordable single family housing vary by price range. In the Under \$60,000 price range, there were an estimated 75 single family houses under construction in the Inner City Market Area. Homes in this price range are typically under 1,000 square feet with 2-3 bedrooms, 1-1.5 baths and no garage or a 1-car garage or carport.

For homes priced between \$60,000 and \$79,999, there were 29 homes under construction in the Inner City Market Area. These homes are typically 1,000 to 1,400 square feet, 3-4 bedrooms, 1.5-2 baths, 1 car garage and 1-story. Builders in this price range within the Market Area are Gordon Hartman and NuHome.

Eight builders started 3 or more housing units in the second quarter: Gordon Hartman (13), Richard Lira Homes (8), Lineberger Custom Homes (6), Jim Walter Homes (5), New Horizons (5), Tony Rendon (4), Franklin Homes (3) and Habitat for Humanity (3). These builders accounted for 38% of starts in the second quarter 1999.

Inventory of Single Family Lots (Table 26). The SA Research Corporation July survey counted a total of 4,709 vacant developed lots for new homes priced below \$125,000. Of these, 340 vacant developed lots are for homes priced in the under \$60,000 price range, all of which are located within the Inner City Market Area. There are 916 vacant developed lots in the \$60,000 to \$79,999 price range, with only 114 located within the Inner City. Vacant developed lots for homes priced between \$80,000 and \$99,999 number 2,145, none of which are located within the Inner City. Rounding out the subject price ranges, there are 1,308 vacant developed lots for new homes priced from \$100,000 to \$124,999, and none of these lots are within the Inner City Market Area.

Current lot sizes for affordable single family housing range from 40' to 55' frontage and from 90' to 125' in depth. Typical lot size for affordable single family housing in the Inner City Market Area is 50'x100'. Some builders increase lot density with attached single family housing units on lots smaller than 40' at locations where land value is high or the land parcel is small.

Planned Housing and Lot Development

Planned lot development and future lot inventory can be in four stages: unplanned vacant land, planned vacant land, lots in plat applications (preliminary plats) and lots in approved plats. There are a total of 4,438 future lots in approved plats and plat applications for homes priced under \$125,000 in Bexar County. Future lots are on proposed to be on 1,715 acres with a density of 2.6 lots per acre. A total of 510 future lots located on 69 acres within the Inner City Market Area, resulting in a density of 7.4 lots per acre. Developers and builders do not declare a proposed price range during pre-development, so for the purposes of this analysis, SA Research Corporation has assigned a price range to each plat based upon the location, lot size or lot density. (Table 27)

Future Lots by Price Range (Table 27). It is estimated that 693 future lots (16.3%) will be developed for houses priced under \$60,000 and 828 for houses priced between \$60,000 and \$79,999 representing 36% of future lots. These lots are smaller than lots proposed for the higher price ranges. Almost 42% of future lots, or 1,773 lots, will be for houses priced between \$80,000 and \$99,999 and another 947 future lots are estimated for the \$100,000 to \$124,999 price range.

Approved Plats (Table 27). Beginning with lot inventory that is closer to being developed, there are an estimated 1,681 lots in plats approved by the City of San Antonio Planning Commission on 901 acres that could be designated for affordable housing. These plats show a low density of 1.9 lots per acre. Plats approved within the Inner City include 280 lots on 47 acres with a density of 5.9 lots per acre.

Plat Applications (Table 27). These are plats pending while being engineered and financing arranged before going to the Planning Commission for Approval. A total of 2,560 lots in the subject price ranges on 797 acres are currently in the plat application phase. Lot sizes are not noted on plat applications, but the density can be calculated. The average density of lots in the subject price ranges is 3.2 lots per acre. Only 16.2% of lots in plat applications, or 414 lots, are located within the Inner City Market Area and the density appears to be very high because some lots are included with no corresponding acreage figures. Allowing for this, the average density of lots where acreage is provided is still high at 6.7 lots per acre.

Planned Developments (Table 28). The City of San Antonio requires one of two different types of plans to be submitted when a proposed residential project meets certain criteria. A Preliminary Overall Area Development Plan (POADP) is required when a project will be developed in phases or affect the City's Major Thoroughfare Plan. A Planned Unit Development (PUD) plan is required if the project is being submitted under the PUD provisions of the Unified Development Code (UDC). The PUD provisions allow certain flexibility and exceptions to the zoning and subdivision regulations. All gated communities file PUD plans because they must have private streets in order to separate the project from the outside world with a gate.

Of the 4 filed PUDs thought to be for new housing in the subject price ranges, only one is within the Inner City Market Area. Pecan Valley Heights is included because 2 phases of the 3-phase project are developed and there are currently 47 vacant developed lots in the subdivision and 70 additional lots proposed.

Twenty-two Preliminary Overall Area Development Plans (POADPs) were selected as representing potential lots for affordable housing. Ten of these plans are within the Inner City Market Area. Although a POADP might expire without having a plat filed after 18 months, it can still become a viable project if the property has not been otherwise developed. Therefore, with a number of the POADPs listed having expired, they still represent potential for affordable housing. Some projects, such as Pasadena Heights, are currently active and will be developed into additional lots. Others are still in talking, planning or engineering stages. The Barrett Tract South has a potential of 500 or more lots in the South Side Sector, and the developer is negotiating with Kaufman and Broad for the delivery of lots. The selected POADPs include a total of almost 15,000 potential single family lots, with 716 existing vacant developed lots and 12,139 future lots aside from the lots developed and built on. In addition to the single family lots, there are 9 plans for manufactured housing subdivisions and mobile home parks. These projects have the potential for more than 4,300 manufactured housing units.

Developments and Lots Planned for Single Family Housing with Assistance (Table 28). Several projects are nearing development by not-for-profit organizations and public entities, although plans have not been officially submitted to the City of San Antonio Planning Department. The San Antonio Housing Authority has submitted Springview redevelopment as a POADP because of extensive changes, but Mirasol Homes has not been submitted. The two redevelopment projects will include affordable single family housing for the market, with some houses becoming public housing and some becoming available to SAHA residents for lease-purchase. The net effect of both the Springview and Mirasol projects will be more in terms of *replacement housing* rather than net additions to the Inner City housing stock. Springview will have 122 on-site market priced single family units and 35 public housing single family units in addition to the apartments. Mirasol will have 88 on-site market priced single family units for lease-purchase and 106 single family public housing units in the immediate area.

In addition, SAHA will provide 64 market priced single family units for lease-purchase at the Menchaca site on Blueridge. A builder-developer team called the Mirasol JV Team, which includes architect Randy Bartholomew and Kaufman and Broad have contract with SAHA to design and build the 258 houses. Market priced houses will consist of 3, 4 and 5 bedroom units priced \$60,000 to \$65,000 and up. SAHA is seeking a similar team to build houses in Springview.

The San Antonio Development Agency (SADA) is redeveloping lots at Historic Gardens. Although local builders for the 1998 Affordable Parade of Homes built 22 houses, another 98 lots will become available after selected demolition and completion of redevelopment.

Vacant residential land without a formal POADP includes Brookside and several large tracts with potential for more than 3,500 lots. Tax Increment Reinvestment Zones (TIRZ) have been created for 390 lots at Brookside, 255 lots at Highland Heights (both in the South East Sector) and 64 lots at Rosedale/General McMullen for affordable housing. South of Loop 410 and outside the Inner City Market Area, a TIRZ was created at Mission Del Lago (MDL) on South Roosevelt outside

Loop 410, for a total of 3,200 single family lots. The price range and single family product for MDL is to be determined. Still planned is a TIRZ to develop 63 single family lots in New Horizons, located in the West Side Sector at 36th & Commerce.

The total planned and future single family lots included with the above projects are 13,246 lots that are expected to be for homes priced under \$125,000. In addition, lots and spaces for more than 4,300 manufactured/mobile homes are in the pipeline in areas south of Highway 90. Not included in the potential for manufactured housing are numerous projects north of Highway 90. Several of these projects are located outside Loop 1604 in the north west and north east quadrants of the County.

Competitive/Comparable Projects

Because of rapid inflation in development costs over the past five years very few single-family projects have been developed within the market area and markets similar in character. Most of those built were projects platted prior to the imposition of City impact fees. The City of San Antonio has recognized the need to encourage new development in older areas of the City and has taken steps in this direction. New single-family projects with home sales prices of \$70,000 or less can apply for a waiver of sewer and water impact fees, a saving of more than \$1,100 per home. In addition, the City passed an ordinance designating the area inside Loop 410 or south of Highway 90 as Tax Increment Reinvestment Zone (TIRZ) markets. This means that a developer can recover 100% of the cost of the streets and utilities from future tax revenues instead of including all the costs of development in the price of the home. Using a TIRZ, the price of homes can be reduced with reduction of lot prices.

Recent Experience in Market supply

Absorption in New Single Family Affordable Subdivisions (Table 29). Over the past five years, absorption of single family housing priced under \$125,000 has averaged 3,822 units per year in Bexar County, including those with housing assistance. This represents almost 61% of total new single family home sales in the County. The average annual *market demand* was 3,655 and the average absorption for *assisted single family* homes was 167 units annually.

A recent single family development within the market area was *Villas de Esperanza*, marketed as an "Affordable Parade of Homes" early in 1997. The project has 46 single family/ homes that have all been sold to families whose incomes averaged \$26,442, 74% of AMFI. Household incomes range between \$12,012 and \$39,624, which represents between 39% and 113% of AMFI. The average household size is 3.28 persons in the 46 households which all have Hispanic heads of household except one Anglo. Twenty-four households have a single parent as head of household, with 15 Hispanic female heads of household. The average monthly house payment is \$552 on the typical 3 bedroom homes averaging 1,116 square feet in size. The average home price in Villas de Esperanza is \$57,946 with a range of \$44,812 to \$68,000. Multiple lenders and multiple builders participated in this subsidized project. The City of San Antonio plans another phase for the development, but it has drainage problems that may be too expensive to overcome in an affordable subdivision.

DEMAND FOR HOUSING

As defined by the Random House Dictionary, demand in market terms is: 1) "the desire to purchase coupled with the power to do so;" or 2) the quantity of goods that buyers will purchase at a given price." In reality, there is also *need* – "a requirement . . . or a lack of something wanted or deemed necessary," such as housing for a growing number of households (whatever the income level). In this study, the focus is on new single family housing in Bexar County as the overall market and specific subdivisions within Loop 1604 or south of Highway 90 as well as the Inner City Market Area. One possibly significant factor that is not given much consideration in this study, but one which also meets needs in the housing market is manufactured housing in subdivisions and mobile homes in mobile home parks. This is a growing and troublesome segment of the housing market, which is driven almost solely by low monthly payments.

Housing demand can be seen in several different ways. Demand can be equated to the number of housing units absorbed (sold, net rented or units consumed). However, there is also housing need that exceeds the actual number consumed each year. Need is related to the number of families that are "under-housed." This is the number of families that are unable to compete for housing at market prices or rents without some type of assistance. As a result, these households must live in housing that is: 1) substandard in some way and in need of repair; 2) too small for the number of persons in the family; 3) rented when the family would like to own; or 4) households that are living in housing that is somewhat less than they can afford, and 5) living with parents, relatives or other households.

Demand comes from several sources, including: new in-migrating households, existing households in less (or more) housing than needed; and newly formed households (marriages, divorces, moving away from home).

SA Research Corporation begins overall demand analysis with the projection of households added over the next five years from Table 1. This is gross demand for new housing. A part of this demand will be for new single family homes and part will be for rental housing. Manufactured housing and mobile homes are also in the mix; with most being owner-occupied but often on rented lot or land. New rental housing is rarely built as new single family housing. Rather, it will be in the form of new multi-family units from duplexes to apartment complexes. The location and incomes of the new households will determine the mix of single family, manufacturer/mobile homes and multi-family housing units.

Annual demand for rental housing for new and move-up households is determined by household size, household income and housing preferences. Demand for the number of units by number of bedrooms and monthly rents is estimated using persons per household and households by income groups. Precise estimates are not possible without a recent detailed survey of households or recent census data.

The target population in the Inner City Market Area includes households at least 50% and less than 100% of the median household income which is 32.4% of households. Within this, the number of both owner and renter households is estimated to be almost 48,000 households with an estimated population of 155,400.

Renter Households

Renter households are important in this study because they are potential homebuyers or first-time homebuyers. In 1990, there were 53,537 renter households in the Inner City Market Area out of 131,968 total households, or 40.6%. There were 33,890 renter households living in single family dwellings, 9,739 households in "plexes" of 2-4 units, 15,569 households in projects of 5 or more units, 782 households in mobile homes and 1,131 in "other" types of housing. (Table 7)

In the Inner City Market Area, a person of Hispanic origin heads 70% of renter households (37,508).

In the Inner City Market Area, 41.6% of renter households have 1 or 2 persons; 34.7% have 3 or 4 persons; and 23.6% have households of more than 4 persons. (Table 7)

Units adapted for handicapped persons are in short supply in every area of the City and a percentage of first floor units should be built to satisfy this need.

Single Family Housing Demand

Historical Trends in Absorption (Tables 29-34). For this analysis of affordable housing, absorption is defined as a new home becoming occupied by a household – the absorption of a housing unit. We usually discuss absorption as if it were *realized* demand, since a quantity of new homes has been purchased at given prices. Housing assistance programs can bring buyers together with homes that meet their needs by giving households the *power* to buy a home by reducing the monthly cost of owning, and therefore the purchase price. Absorption and demand are at three levels for this study: market demand (no assistance); assisted housing demand (demand affected by housing assistance programs); and total or combined demand – market demand plus assisted housing demand.

Market Absorption/Market Demand (Table 29). The past five years have been the best single family housing market in the San Antonio/Bexar County market area since the early 1980's. *Market* absorption in Bexar County reached a level of almost 6,700 new home sales in 1998. Average absorption from 1994 to 1998 was 6,094 single family homes as the City emerged from a slow growth period with the move of Southwestern Bell headquarters from St. Louis to San Antonio. Subject price ranges being analyzed in this report include homes priced below \$125,000. Households with incomes up to 120% of the Area Median Family Income (AMFI) will qualify for homes in these price ranges.

Market absorption appears to have been declining over the last five years in the lowest price range of homes with those priced below \$60,000. Market absorption in this price range has gone from an 8.3% share in 1994 to a 4.1% share in 1998, with an average of 6.1% over the period. Market absorption in the \$60,000 to \$79,999 price range has also declined, going from a 25.1% share in 1994 to a 16.6% share in 1998, and averaging a 20.4% share. Growth is being experienced in the \$80,000 to \$99,999 price range which increased in share from 15.7% five years ago to 22.2% in 1998. The average share for the five years is 21%.

Changes in price range shares might be attributed to inflation, personal income growth, the lack of precision in assigning a subdivision to a single price range, and the changing prices by builders resulting in annual reassignment of subdivisions surveyed by SA Research Corporation to higher price ranges. Since actual sales prices of new homes are not widely available, SA Research assigns each active new home subdivision unit to a set price range. Then, when compiling the results of the survey, all activity within each unit is considered to be within that price range. The price ranges that together constitute the Under \$100,000 market have remained pretty stable, declining slightly from 49.2% share of the market to 47.5%. During the 1980's homes priced under \$100,000 typically were 60% to 75% of the market.

Market Demand within the Inner City Market Area has averaged 222 new single family homes annually since 1994. The Inner City Market Area share of Bexar County absorption has averaged 3.6% the last 5 years, but exceeded 4% only in 1998. As expected, more than 72% of new Inner City Market Area housing is priced under \$60,000. (Table 30)

Assisted Housing Demand (Table 31). Housing assistance in the form of reduced lot prices, reduced interest rates, down payment assistance, or a combination, enhances the market for new single family homes, primarily for qualified first-time homebuyers. In order to qualify for the major programs, a household of a given size must meet certain income, credit and debt requirements. For these reasons, assisted housing demand is treated separately in this analysis. Logically, assisted housing falls in the lower price ranges, most are in the Under-\$60,000 market segment where almost 96% of assisted housing is priced. Actually, *demand in this price range is limited to the number of households that can be assisted*; not the number of households that have a desire or need to purchase. Limitations are set primarily by the funds available to assist those qualified households.

Based upon surveys of active new home subdivisions, residential electrical connections and building permits by selected builders, SA Research Corporation estimates that 835 housing units have been sold in Bexar County using housing assistance programs since 1994. The resulting average for the past five years is 167 new homebuyers assisted annually. More precise estimates could be made interviewing builders or buyers. Although some housing assistance has probably occurred outside Loop 410, the assisted housing demand is assigned to the Inner City. However, new single family housing in the Inner City Market Area is not limited to assisted housing. (Table 32)

Projected Demand for Housing by Price Range (Table 36). Market demand for single family housing in 1999 should be almost 6,900 units, up by 2.5% over 1998. From year 2000 to 2004, *market demand* is projected to exceed 38,900 units in Bexar County for all price ranges, an average of 7,632. This is 24% above the 1994-98 average, reflecting a higher relative demand for single family over multi-family housing. Market demand reflects qualified buyers that typically do not require, nor do they receive any significant housing financial assistance.

Potential Demand with Housing Assistance Programs (Table 40). Housing Assistance programs might be in the form of lot price reduction, interest rate reduction, and/or down payment & closing cost assistance. A total package of housing assistance could be up to \$40,000 for one household with HOME funds, relocation grant, lot price reduction, private grant funds and MCC down payment assistance, leaving a mortgage of say, \$25,000. Any household with one minimum-wage

worker could qualify for a mortgage of this amount and its \$200 monthly payments. Thus, potential demand with housing assistance would cover all such households and future households added if there is at least one worker earning approximately \$1,100 per month. Theoretically there would be no new rental units built, but in reality, apartments would still need to be built to satisfy demand from those who prefer to rent. The gap between renters and buyers would tend to close up to a point, then would probably stay constant for future household growth.

In order to simplify and not overstate the situation, assume that all renters of single family housing units could become owners of the homes they currently occupy. Then, assume that all renters of duplexes and apartments with a propensity to buy a home would then be able to buy a new single family home. In Bexar County, 22% of single family homes (more than 75,200) are renter-occupied. Within the Inner City Market Area, 25% of single family homes are renter-occupied, which is more than 28,000 homes. Almost half (44.6%) of these houses were built before 1950. Of the renter-occupied and vacant single family houses in the Inner City Market Area one-third are valued below \$25,000 and 19.8% are less than 750 square feet in size.

According to the Annual Housing Survey, San Antonio MSA 1995, 41.4% of renters moved in 1994, approximately 17.7% of renters looked at alternatives to apartments when moving, resulting in a factor of 7.3%, and 6.2% of renters became owners. Presumably, the number of renters wanting to become owners would be much higher than 17.7%, but the combined rates ($7.3\% + 6.2\% = 13.5\%$) would provide a pool of 25,100 potential homebuyers from renters in Bexar County if sufficient housing assistance were available.

Among the 60,086 renters within the Inner City Market Area in 1999, there could be an existing pool of 8,100 potential homebuyers from renters, if sufficient housing assistance were available.

Housing Assistance and Subsidies.

Housing assistance and subsidies for affordable housing can be found in a variety of forms. Most of them are "additive," that is, they can be added to other forms of assistance or subsidy in order to raise the amount of assistance for which an individual household might qualify. Although it might be possible to exceed a total assistance package of \$40,000 without relocation grants, it is not unheard of for a household to receive between \$30,000 and \$40,000 when adding the various forms of assistance. Relocation grants can increase the amount of assistance to more than \$55,000. Following are descriptions of most of the common forms of housing assistance and a discussion of a subsidy that accrues to the neighborhood but should not be considered as excessive assistance to an individual household.

HOME Investment Partnership Program (HOME). These funds can be used for Down Payment and Closing Costs for households at 80% or below AMFI. There is typically a \$15,000 second mortgage at 3.5% fully amortized. This results in savings of \$17,244 in interest payments over a 30-year mortgage when the market rate is 8.5%. A \$10,000 second mortgage at 0.0% is deferred and forgiven at the rate of 10% for each year the home is occupied by the original mortgagor.

First Time Homebuyer. This assistance is available through the Homeownership Incentive Program (HIP) administered by the San Antonio Development Agency (SADA). Currently, the potential assistance is up to \$8,000 per household.

Special Affordable Parade of Homes Package can be added to other forms of assistance if a builder elects to use this package. It consists of an estimated \$5,000+ from reduced lot prices (recently lots were sold to builders for \$3,500 with market value at \$8,500 to \$11,000) and a \$10,000 second mortgage at 3.5% fully amortized.

Private Foundation Grants can also be added to other forms of assistance and these grants can vary up to \$7,500.

Mortgage Credit Certificate (MCC) is a financing program where only 25% of interest is paid back. The amount of this assistance is calculated at 5% of the mortgage amount, and ranges as high as \$4,500 with an average of \$3,000.

Mortgage Revenue Bonds (MRB) These funds can be used for First Time Homebuyers through Bexar County and the amount of assistance is in a reduced interest rate of 5.75%, compared to the current 8%.

Relocation Grants can also be added to other forms of assistance. This is a grant paid to a family being relocated for the purpose of demolition/reconstruction of a residence they occupy. Relocation grants can be for up to 36 months of the current rent being paid to the relocated household (e.g. $36 \times \$300/\text{mo} = \$10,800$; $36 \times \$500/\text{mo} = \$18,000$).

Waiver of Impact Fee. Up to \$1,500 per lot for water, sewer and drainage combined impact fee. This could be argued in areas where infrastructure has been in place for more than a bond amortization period. A waiver is available in subdivisions where the average price of homes is less than \$70,000.

Habitat for Humanity "Sweat Equity." A homebuyer receives the value of his/her 300 hours labor on the subject home plus the value of all volunteer labor. A typical home is valued at \$50,000 to \$55,000 and the mortgage is \$35,000 for materials only. The potential value of sweat equity is \$15,000 to \$20,000.

Tax Increment Reinvestment Zone (TIRZ). This is a method for lowering infrastructure costs, and thus single family lot costs, is a Tax Increment Reinvestment Zone. A TIRZ allows for the recapture of 100% of the cost of "public" improvements. Within the "Zone," tax payments are frozen at their current level, and any additional taxes due to new single or multi-family residential or commercial construction are paid to the TIRZ District to buy down the infrastructure cost. A developer using the TIRZ must secure the funds needed to pay for the infrastructure at the beginning of the project and is then reimbursed over the life of the TIRZ. Initial funding is usually through loans from banks, loans from foundations or grants. (can be added to other forms of assistance)

Community Subsidy. This is conceptually a cost differential between market value and housing development cost. It is a premium paid for *site-specific* housing activity. In some cases, land cost is considerably higher than the market value that is typical for residential development. In other cases, it includes demolition of structures, relocation of utilities or other redevelopment costs. The public incurs these costs in order to meet public goals and objectives. It is a

"Community Subsidy" because it accrues to the neighborhood or community rather than to an individual household.

Projected Market Demand for Single Family Housing (Tables 36 through 41). This is an effort to project the demand for new single family homes that are built and sold without overt publicly funded subsidies. One might argue that there are many forms of subsidy to homebuyers, including tax credits/tax reductions, interest rate buy-downs, or other forms of subsidy. However, this is the market where there are no known public subsidies of lot price reductions, discounted interest rates or downpayment or closing cost assistance through federal, state or local public housing assistance programs.

SA Research Corporation projects the total *market* demand (no assisted) for single family homes in Bexar County from 2000 to 2004 will be 34,830, an average of 6,966 annually. The number of new homes priced under \$100,000 is projected to be 16,188 for the next five years, an average of 3,238 annually, representing approximately 46.5% of the total market for new homes.

The Inner City Market Area represents less than 5% of Bexar County in terms of market demand. We project there will be 1,640 new single family housing units absorbed over the next five years in the Market Area, with all but 42 units priced under \$100,000. The average of new single family homes absorbed in the Market Area is expected to be 328 units annually.

Projected Potential Demand with Housing Assistance (Table 41). Over the next five years, there could be an additional 12,650 single family units absorbed in Bexar County if sufficient housing assistance became available. However, such increased demand could not be realized immediately because the San Antonio construction industry does not currently have the capacity. Local builders are experiencing labor shortages (especially in the trades), as well as some materials shortages. It would take a few years to ramp up to a much higher level. This assumes that more households are reached and additional dollars become available for housing assistance programs.

A higher level of demand would be from new households and renter households moving up. The result of renters moving up would affect the overall supply of rental units and see substandard housing becoming vacant to allow for renovation or removal. A general improvement of the housing stock would be realized. The current situation is that the substandard housing stock is needed to meet minimum shelter needs of the population and there is little or no incentive for improvement of the overall housing stock.

Projected Market Shares. Over the past five years, the Inner City Market Area has captured an average 3.7% share of Bexar County *market* demand. The share has been within a range of 2.6% to 4.8% in 1998. Projections of market shares maintain the 1998 average of 4.8 for the next five years.

Projected Shares with Housing Assistance (Table 41). Total absorption (*potential* demand) and market shares with housing assistance programs included are projected to average 11% from 2000 to 2004. The range of shares is expected to be 10.1% to 12.0% within currently anticipated housing assistance levels. However, if sufficient housing assistance becomes available and the 3,800 units are added to current projections, the Inner City Market Area share would be more like 21% because of the high percentage of renters inside Loop 410. (Tables 42 and 43)

Projected Market Shares by Price Range (Table 40). Projected shares of *market* demand for the subject price ranges within the Inner City Market Area are expressed in terms of Bexar County Total Demand. This figure is easier to keep track of since it is not a "share of a share." Within the Inner City Market Area, new single family homes priced under \$60,000 are projected to capture a 3.1% share of total Bexar County sales over the next five years, while new homes priced between \$60,000 and \$80,000 are projected to capture a very modest 0.4% share. New single family homes priced between \$80,000 and \$100,000 are projected to also capture a 1.2% share of Total Bexar County sales over the next five years. Homes priced between \$100,000 and \$125,000 are expected to be 0.1% of Total Bexar County sales over the next five years, with none anticipated having housing assistance as defined above.

Projected Shares with Housing Assistance by Price Range (Table 41). Within the Inner City Market Area, new single family homes priced under \$60,000 are projected to capture an 8.7% share of total Bexar County sales over the next five years, while new homes priced between \$60,000 and \$80,000 are projected to capture a 1.1% share. New single family homes priced between \$80,000 and \$100,000 are projected to also capture a 1.1% share of Total Bexar County sales over the next five years, with none anticipated having housing assistance.

Market Shares of Comparable Projects. Within the Inner City Market Area, most subdivisions for new single family homes priced under \$60,000 are expected to be small, capturing as much as 2% share of total Bexar County sales. The higher share would require there to be subdivisions of at least 24 acres with production builders. Existing comparable projects -- meaning those offering single family homes within the subject price ranges -- have captured up to 0.1% while subdivisions with new homes priced between \$60,000 and \$80,000 have captured up to 2.0% share, such as Longs Creek. Subdivisions offering new single family homes priced between \$80,000 and \$100,000 have captured from 0.001 to 2.8% share of Total Bexar County sales, such as Crestridge. Subdivisions in the \$100,000 to \$125,000 price range, such as Westcreek, have captured up to a 1.9% share.

Effect of Housing Assistance on Market Shares. Shares of all price ranges would be affected if funding for housing assistance programs were sufficient to meet the hypothetical demand described above. By increasing the number of lower income households qualified to purchase new single family homes, market shares of the lowest price ranges would be increased and increasing the number of lower income households qualified to purchase new single family homes would reduce shares of the highest price ranges. *Within the Inner City Market Area, as much as two-thirds of new single family homes would need to be under \$100,000, while as much as 50% would need to be under \$100,000 in Bexar County.*

Effect of Housing Assistance on Location and Numbers of Single Family Housing. As previously discussed, housing assistance programs administered in specific areas such as Target Tracts and Inside Loop 410 would capture all of the additional demand attributed to housing assistance. If the amount and/or type of assistance were to vary based upon location criteria, new housing would follow, since 44.4% of households moving in 1994 indicated their choice in housing was for "financial reasons" according to the Annual Housing Survey. *The number of single family units would be increased because more assistance would allow more households to qualify for a new home and in many cases would allow larger families to qualify for a home large enough for their family size.*

Market demand for housing from new households in the Inner City Market Area is projected to average 1,188 housing units annually over the next five years. The number of new households added annually is projected to be double that. We estimate that 50% of new households will go into existing housing units, even though 90% of new households added during the 1990's went into existing housing. Up to 88% of households added could demand single family housing. Of the single-family units, we project that the Inner City Market Area demand would be an average of 328 units annually and the projected absorption for of single family housing units with housing assistance would average 516 units annually. Total market demand and assisted housing absorption is projected to average 844 units annually.

Based upon the preceding analysis, the following table shows projected average annual demand and potential demand for housing in the Inner City Market Area:

DEMAND AND POTENTIAL DEMAND FOR AFFORDABLE HOUSING

Note	Characteristics	2000	2001	2002	2003	2004	Totals 2000-04
New Households added annually*							
1	Bexar County New Households*	8951	8951	8951	8951	8951	44755
2	Single Family @ 77.8%*	6966	6966	6966	6966	6966	34830
3	<u>Inner City Market Area</u> new households	2377	2377	2377	2377	2377	11885
4	Households into existing housing	1188	1188	1188	1188	1188	5940
5	Potential Single Family	1069	1069	1069	1069	1069	5345
6	SF Market Demand	328	328	328	328	328	1640
7	SF Assisted Housing Demand	516	516	516	516	516	2580
8	SF Market + Assisted Demand	844	844	844	844	844	4220
New Households by Income in the <u>Inner City Market Area</u>							
9	\$15,000 to \$24,999	710	710	710	710	710	3550
10	\$25,000 to \$34,999	516	516	516	516	516	2580
Potential Affordable Homebuyers Added							
11	\$15,000 to \$34,999	1226	1226	1226	1226	1226	6130
12	W/propensity to own (60%)	736	736	736	736	736	3678
Existing pool of potential affordable homebuyers in the <u>Inner City Market Area</u>							
13	Renters \$15,000 to \$19,999	11396					
14	Renters \$20,000 to \$24,999	2726					
15	Subtotal current renters	14122					
	OR						
16	Total current renters w/propensity to own	1906					
17	Annual renters w/propensity to own	381	381	381	381	381	1906
Total potential annual demand from new households and "potential" demand							
		1117	1117	1117	1117	1117	5584

Notes:

- 1 From Table 1, Bexar County
- 2 77.8% of Line 1
- 3 From Table 1, Inner City Market Area, divided by 5 years
- 4 50% projected to existing housing (90% of 1990-99 growth went into existing housing)
- 5 88% of Line 3 minus Line 4 (88% of new housing units built 1990-1999 were single family)
- 6 Projection by SA Research Corporation from Table 37 based on market trends
- 7 Projection by SA Research Corporation from Table 39
- 8 Projection by SA Research Corporation from Table 40
- 9 From Table 6 "PROJECTED CHANGE . . .", Inner City Market Area, divided by 5 years
- 10 From Table 6 "PROJECTED CHANGE . . .", Inner City Market Area, divided by 5 years
- 11 Subtotal of Line 9 and Line 10
- 12 Line 11 multiplied by 0.6
- 13 From Table 44, line 27
- 14 From Table 44, line 28
- 15 Subtotal of Line 13 and Line 14
- 16 Line 15 multiplied by the propensity of renters to own = 0.135
- 17 Line 16 divided by 5 years
- 18 * Since projections of total households are for five years to 2004, average annual new households added are shown

Source: CACI/Information Decision Systems and SA Research Corporation

CONCLUSIONS

When demographic and housing data are compiled in a report such as this one, the analyst is obligated to reach some type of useful conclusions. SA Research Corporation is seeking to identify the areas of greatest need for affordable housing, the areas with the best opportunity for successful development, construction and sale of affordable housing; and areas that would be the easiest for development, construction and sale of affordable housing. In each case, a set of criteria is necessary to compare the geographic sectors to reach such conclusions.

Areas of Greatest Need for Affordable Housing

In this section, we will identify Sectors within the Inner City Market Area where we believe the greatest need for affordable housing lies. Should we define "need" as being *the worst relative situation for households*, or *the highest number of households in need of housing*? The definition actually uses both: the number of 1999 households-in-need as a percent of the number of households in each sector; *and* the projected number of households with incomes between \$15,000 and \$35,000 added over the next five years as a percent of the number of 1999 households. We have prepared a matrix that includes comparisons of selected criteria that leads to both objective and subjective rankings of the Sectors according to need for affordable housing.

Criteria for Determining Need for Affordable Housing. As is generally the case in a study with finite budget and time, substitutes must be found for data that address specific questions. For example, exactly who are the households that need, desire, have sufficient income and credit worthiness to buy a home? How many renter households would purchase a home if provided with the opportunity? What are the household sizes and needs of current renters who qualify and desire to purchase a home? What is the condition of the housing occupied by qualified households and what is the condition of the housing stock in a given area? Answers to many specific questions are available, however. We can identify the adequacy of the overall housing stock. We can estimate how many households are renters and how many have incomes between \$15,000 and \$35,000. We can identify appropriate criteria to be used in determining the need. These might include the above as well as out-migration, ratio of potential buyers to actual buyers or other factors.

Criteria related to the housing stock:

- Age of housing (percent built before 1950 is a substitute for "poor" and "fair" condition)
- Percent of housing valued under \$25,000 is a substitute for "poor" housing condition
- Percent of housing valued under \$40,000 (substitute for "fair" housing condition)
- Percent of single family housing smaller than 500 square feet (substitute for "poor")
- Percent of single family housing between 500 and 750 square feet (substitute for "fair")
- Percent of housing with only 1 or 2 rooms (substitute for "poor")
- Percent of housing with 3 or 4 rooms (substitute for "fair")

Criteria related to households:

- Percent renter households (all housing types)
- Percent renter households (single family housing -- denotes potential buyers)
- Percent renter households with 5 or more persons (denotes higher "need" for housing)
- Percent of households owner costs exceeding 30% of income (denotes higher "need")
- Renter households with income between \$15,000 and \$20,000
- Renter households with income between \$20,000 and \$25,000
- Percent of households with income between 65% and 100% of AMFI (denotes "need")

Criteria related to the population:

- Percent Hispanic heads of household is typically an indicator of lower income
- Percent African-American heads of household (denotes lower income)
- Average age of the population (lower or higher age indicates higher "need")
- Dependency Factor -- more dependents (the number of persons under age 20 and those over age 65, as a percent of the total population -- higher factor indicates higher "need")

Criteria related to change within geographic sectors:

- Change in households with income less than \$15,000 from 1990 to 1999 (higher number indicates higher "need" for affordable housing)
- Change in households with income between \$15,000 and \$25,000, 1990-1999 (higher number indicates higher "need" for affordable single family housing)
- Change in households with income between \$25,000 and \$35,000, 1990-1999 (higher number indicates higher "need" for single family housing)
- Projected change in households with income less than \$15,000 from 2000-2004
- Projected change in households with income between \$15,000 and \$25,000, 2000-2004
- Projected change in households with income between \$25,000 and \$35,000, 2000-2004
- Percent change in total households, 1980-1990 (lower number indicates decline and related problems during the 1980's)
- Percent change in total households, 1990-1999 (relatively lower number indicates competitive disadvantage in a growth period)
- Net change in the number of households, 1980-1999 (number indicates degree of recovery over two decades)
- Percent change in total households, 1980-1999 (number indicates relative degree of recovery over two decades)

Conclusion on Need. It will come as no surprise that the areas of greatest need are the West Side, Central and East Side Sectors. In comparison with other geographic sectors within the Inner City Market Area, the **West Side Sector** exhibited a high degree of need and the lowest ranking when compared with the other geographic sectors with the following characteristics: (Tables 44 and 45)

- Highest percentage of housing valued below \$40,000 with 86.5%
- Highest percentage of small houses by square footage, with 23.7% less than 750 square feet.
- Highest percentage of housing in 1990 without public water or sewer (one or the other), 2.6%
- Highest percentage of large renter households (5 or more persons) with 12.4%
- Largest increase in the number of households with incomes between \$15,000 and \$25,000
- Highest percentage of Hispanic heads of household with 91.7%
- Second highest dependency factor with 48.9%

- Second highest number of renter single family units built before 1950 with 4,465 units
- Highest number of renter single family units less than 500 square feet with 1,147
- Highest number of renter single family units 500 to 750 square feet with 2,794
- Highest number of renter single family units valued below \$25,000 with 6,833
- Second highest number of households with incomes between \$15,000 and \$25,000 with 8,229 households
- Second highest number of households with incomes between \$25,000 and \$35,000 with 6,442
- Highest projected change from 2000 to 2004 in the number of households with incomes between \$15,000 and \$35,000 with 1,756 households
- Second highest number of renters with a propensity to buy a home, with 1,112 households.

The **Central Sector** has the second lowest ranking with following characteristics:

- Oldest single family housing stock with 88.1% built before 1950
- Highest percentage of houses valued below \$25,000, with 46.2%
- Highest percentage of renter households in all types of units with 66.7%
- Highest percentage of single family renter households with 41.9%
- Highest percentage of smaller houses by number of rooms, those with four rooms or less
- Highest percentage of households with income less than \$15,000 with 49.3%
- Lowest percentage of households with income between 80% and 100% of AMFI
- Largest increase in the number of households with income less than \$15,000
- Second-highest loss of households from 1980 to 1990
- Only sector with net loss of households from 1980 to 1999

The **East Side Sector** also exhibited a high degree of need and the third lowest ranking when compared with the other geographic sectors with the following characteristics:

- Highest percentage of households paying more than 30% of income for cost of housing in 1990
- Second highest percentage of households with income less than \$15,000 with 36.5%
- Second lowest percentage of households with income between 80% and 100% of AMFI with 6%
- Second highest percentage change from 1990-1999 in households with income less than \$15,000
- Second highest percentage of rental single family housing with 39%
- Highest percentage of households
- Highest percentage of African-American heads of household with 46.4%
- Highest dependency factor with 49%
- Second highest projected change from 2000 to 2004 in the number of households with incomes between \$15,000 and \$35,000 with 1,417 households

Areas of Opportunity for Successful Development of Affordable Housing

When either public or private investment is to be made in affordable housing, there should be some reasonable expectation that the effort will be successful. Success could be measured in terms of *maximization* -- overall numbers of households placed in new housing; or in terms of *optimization* -- the number of households placed in affordable housing with a minimum amount of housing assistance. The maximization definition lends itself to the more pure and measurable definition of success: *the highest number of households that can be placed into affordable housing*. In order to identify areas within the Inner City Market Area where opportunities for successful development, construction and sale of affordable housing might exist, the following criteria are suggested. Most of the criteria are more site-specific than geographic sector specific. While these criteria might be subjective, efforts to establish a position on them will be very helpful in comparing locations. Identifying specific areas or sites is beyond the scope of this study, but results provided herein will assist the San Antonio Housing Trust, public agencies, lenders, developers and builders in identifying and prioritizing potential sites.

Criteria to define areas for successful development of affordable single family housing:

- Available land (vacant land of 4 acres or more where it is appropriate to build single family housing. A four-acre tract should allow for a minimum of 20 single family lots.)
- Available utilities, especially water and sewer (minimum cost to extend utilities to the site -- utilities within a few hundred feet)
- Acceptable market image for schools (school district or individual school reputation not so negative as to repel prospective homebuyers)
- Accessibility to community and social services, such as medical, dental, child care, shopping, police and fire protection
- Accessibility to community facilities, such as schools, library, cultural, and parks & recreation
- Accessibility to employment centers
- Accessibility to transportation, including streets as well as public transportation
- Absence of environmental problems (flooding, abandoned landfill and soil problems, and barriers such as RR tracks and drainage ditches)

Vacant Land. The most vacant land within the Inner City Market Area is in the South West Sector with 4,050 acres, followed by the West Side Sector with 1,270 acres and the East Side Sector with 1,111 acres. There are only 20 acres of vacant land in the Central Sector.

School Districts: In order of ranking, the subjective edge for marketing of homes within the district goes to West Side Sector (Northside ISD part), South East Sector (East Central ISD and San Antonio ISD), East Side Sector (SAISD). Other areas in order are the West Side Sector (SAISD part), South West Sector (South San ISD part), South Side Sector (Harlandale ISD), South West Sector (SWISD part) and the West Side Sector (Edgewood ISD part). For comparison of School Districts in the Inner City Market Area, SA Research Corporation used ten indicators: attendance rate, percent gifted & talented, dropout rate, percent economically disadvantaged, percent passing TAAS, percent meeting college admission requirements, SAT I mean total score, ACT mean composite score, teachers with more than 6 years of experience and the teachers' average number of

years experience. Each of the school districts was given a ranking for each indicator and an overall ranking was derived as shown on Table 47.

The other criteria listed above will be needed when evaluating or comparing specific sites within these sectors.

Conclusion on Success. By heeding the two most important criteria -- vacant available land and school district ranking, it appears that development of affordable housing in the **West Side** and **East Side** and **South West** Sectors would have the best chance for success. (Table 46)

Areas Easiest to Develop for Affordable Housing

Obviously, the areas that will be the easiest to develop for affordable housing are those with the fewest obstacles and those that best meet the criteria for successful development. In order to identify areas within the Inner City Market Area where affordable housing would be *easiest* to develop, build and market additional criteria are needed. Beginning with those listed above; the following criteria will also be helpful when evaluating specific sites.

Criteria for Evaluation.

- Neighborhood acceptance - minimum opposition from the neighborhood organizations
- Capability of Tax Increment Reinvestment Zone (TIRZ) approval (inside Loop 410 only and outside 410 south of Highway 90)
- Location in qualified census tracts that are favorable to funding sources (Target Tracts)
- Enthusiastic support of City Councilperson, County Commissioner, School Board and Superintendent and neighborhood/community groups.
- Compatible within a given area -- housing fits within the surrounding land uses.
- Affordably priced land
- Minimum of approval obstacles (platting, zoning, building permits)
- Waiver of impact fees

Areas where neighborhood organizations that have been known to oppose new residential projects would be ranked lower than other areas. It is known that there is organized opposition to certain affordable housing and Tax Increment Reinvestment Zones in the Edgewood school district area and in the Highland/College Heights area.

A TIRZ could be established in almost any area of any of the sectors being considered as long as the property is within the corporate limits of San Antonio.

Land Prices. Land Prices and land values assigned by the Bexar Appraisal District were calculated for each sector. Average calculated per-acre values of vacant land within each sector and the sector rankings are shown below from lowest to highest:

<u>Rank</u>	<u>Sector</u>	<u>Value/acre</u>	
1.	South	\$ 2,948	(outside of Loop 410)
2.	South West	\$ 4,455	
3.	West Side	\$ 7,191	
4.	East Side	\$ 9,844	
5.	South East	\$13,821	
6.	North Side	\$21,569	
7.	Central	\$30,875	
8.	South Side	\$38,428	

Source: Bexar Appraisal District 1997 tax records

Conclusion on Areas Easiest to Develop. The criteria above give little direction as to which sectors would be the easiest to develop for affordable housing since most criteria are met within the corporate limits of San Antonio. However, neighborhood opposition and relative land prices give some guidance. Keeping within the Inner City Market Area automatically removes the South and North Side Sectors from consideration and the Central Sector has virtually no available land for affordable single family development. Therefore, the **South West**, **West Side** (selected areas) and **South Side** Sectors appear to be the *easiest* to develop for affordable housing given the general information available.

Other Conclusions

- If the amount and/or type of assistance were to vary based upon location criteria, new housing would follow, since 44.4% of households moving in 1994 indicated their choice in housing was for "financial reasons" according to the Annual Housing Survey.
- In the big picture, more households can become homeowners if the amount of housing assistance to individual households is applied based upon household income and amount of mortgage for which a household can qualify. Placing limits on the amount of assistance each household might receive and giving only the amount of assistance necessary would increase the number of homeowners.
- From the numbers of houses built and the amounts of individual household assistance, there does not appear to be an objective to place the maximum number of lower income households with the available housing assistance dollars.
- Many housing assistance programs are providing far more than \$10,000 of assistance per household, resulting in relatively small increases in the total number of homeowners.
- Lower income families may qualify more easily for existing rehabilitated housing stock. This practice will reduce losses to housing stock through demolition and result in higher quality housing stock in the long run.

- Housing assistance programs that provide more than \$10,000 of assistance per household are not providing enough funds to allow significant increases in homeownership.
- Most households with income less than \$25,000 will not be able to qualify for a new home mortgage without some type of housing assistance program.
- Because of credit and debt problems, only a small percentage of prospective homebuyers can qualify for a home mortgage within six to twelve months following application.
- Employer-assisted homebuyer programs can be an effective method of reaching families and providing leverage to the available housing assistance. These programs would include training and counseling similar to that provided to applicant households by the San Antonio Housing Trust as well as some level of *financial assistance*.
- With current land and development costs (including impact fees), lots cannot be delivered for less than \$10,000 under typical development and engineering practices.
- Affordable single family housing is not feasible unless finished lot prices are significantly below \$10,000 per lot. Rule of thumb is that a house should be on a lot valued/priced **less than** 16% of the total house and lot. Thus, a \$50,000 house should be on a lot priced **at** \$8,000, or less.
- With waiver of impact fees and implementation of Tax Increment Reinvestment Zones, lots can be delivered in subdivisions with all the necessary amenities for significantly less than \$10,000.
- Few households below 65% of the AMFI will qualify for a new home (\$50,000 minimum) unless their credit is good and their debt is low and there is enough housing assistance to reduce the mortgage amount to well below \$20,000.
- Households below 65% of the AMFI might qualify for an *existing home and rehabilitation loan* if the mortgage amount is well below \$20,000.
- Homebuyer credit counselors usually refer households with incomes less than \$17,500 to Habitat for Humanity.
- Habitat for Humanity is the only entity that delivers a new home for less than \$50,000, but this is only possible with donations, volunteer help and "sweat equity" from the homebuyer.
- If the objective is to qualify a household at 50% to 65% of AMFI for a new single family home, far more assistance is required, and the amount of assistance might be as much as \$40,000 for a household.
- A significant deterrent to rehabilitation of the existing stock is the requirement for removal of lead-based paint and asbestos.

- Rehabilitation and rewiring of houses that are in sound condition will preserve the existing housing stock and result in a higher quality of housing.
- While some of the existing housing stock is not of good quality, most of it is and deserves to be rehabilitated rather than demolished. Some older houses are much better after rehabilitation than many of the new houses built for the affordable market.
- If a portion of housing assistance is not used for rehabilitation, little progress will be made to improve the overall housing stock.
- There are several reasons that more affordable housing is not being built in San Antonio:
 1. Large amounts of assistance being offered to households between 50% and 65% AMFI
 2. A shortage of residential lots and vacant developable land
 3. Under-utilization of the existing housing stock
 4. Housing stock that is demolished and not replaced at a rate of more than one-for-one.

RECOMMENDATIONS

Summarizing the conclusions from the need, the potential for success and the potential ease of development for affordable housing, we have the following results for the top three in each:

Need for Affordable Housing: West Side, East Side and Central Sectors.

Successful Development: West Side, East Side and South West Sectors

Easiest to Develop: South West, West Side and South Side Sectors

The **West Side** Sector appears in all three categories, with the **East Side** and **South West** Sectors each appearing in two of the categories. These three sectors are recommended for initial focus of development and construction of affordable single family housing.

Based upon the findings of this report, we recommend that:

- Developers of affordable housing request waivers to water and sewer impact fees in order to reduce lot costs by an amount equivalent to the impact fees.
- Developers and lenders apply the above criteria when comparing different potential sites for affordable housing.
- Developers prepare and submit an application to the City of San Antonio for a Tax Incremental Reinvestment Zone to assist in financing of projects and reducing the cost of single family lots.
- Since unlimited housing assistance is not available, place a limit on the amount of assistance each household might receive in order to maximize the number of new homebuyers. The limit could be a fixed or sliding amount based on household income, household size or other criteria.
- A householder be required to make a nominal downpayment similar to earnest money in order to justify their beginning the application process and as an indication of their commitment.
- The City consider requiring developers of new major subdivisions to provide a pre-determined percentage of lots for affordable housing to allow more flexibility for Inner City Market Area development.
- The City consider including zoning classifications that will allow more mixed use residential/commercial and mixed residential types.
- Local governments and housing agencies consider requiring builders of new affordable housing to include some degree of handicapped accessibility in each unit and allow for easy conversion.
- Local governments and/or Housing Agencies monitor the impact of efforts to provide affordable housing through public and private assistance programs on the supply of housing within each sector.
- Local governments and/or Housing Agencies identify existing housing units in each sector that are suitable or not suitable for occupancy and homeownership.
- Local governments and/or Housing Agencies monitor Deed of Trust filings in order to identify high risk homebuyers that are paying high interest rates in order to achieve homeownership.

One way to identify these homebuyers is through the lenders who are known to be making high risk/high interest rate loans.

- Local governments and/or Housing Agencies monitor foreclosures and Sheriff's Deeds for potential housing units to acquire and rehabilitate for affordable housing.
- Local governments and/or Housing Agencies analyze the condition of current housing stock through the number of earth foundations identified in Bexar Appraisal District records or by analysis of aerial photos to compare the condition of roofs within selected areas.
- Local governments and/or Housing Agencies analyze households over age 65 (use over 65 exemptions) to understand the future need for housing the elderly, including independent living, assisted living and nursing homes. This is also a way to begin analysis of the supply of housing for resale and or rehabilitation to meet the needs of the affordable housing market.
- Local governments and/or Housing Agencies investigate vacant land availability through selection criteria and create an inventory list and possibly a land bank to acquire land, as it becomes available.
- Local governments and/or Housing Agencies conduct a detailed inventory of existing scattered and other older vacant lots available within each sector. Attempts are being made by several not-for-profits on a small scale. This could include a vacant lot foreclosure program.

Updating this report, it is recommended that:

- As a minimum, local governments and/or Housing Agencies prepare annual progress reports regarding financial assistance for housing, including type of assistance (reduced interest, reduced lot price, tax credits, down payment assistance, grant or second mortgage), amount of assistance, provider of housing and location of housing.
- Local governments and/or Housing Agencies conduct demographic analysis of more than 15,000 renters on Housing Authority waiting lists for Section 8 housing vouchers to better understand the characteristics of renters and the target market for affordable housing.
- Local governments and/or Housing Agencies prepare and summarize annual updates of selected indicators within this report for the County, the City, the Inner City Market Area and geographic sectors. Include building permits (single family, duplex, and apartment units), permits for rehabilitation (single family and multi-family), electrical connections (single family, duplex, and apartment units)
- Local governments and/or Housing Agencies undertake a major update of the indicators and findings of this report as soon as demographic and housing data are available from the 2000 Census. The focus should be on the demographics of renter households within the Inner City Market Area.

DEMAND AND POTENTIAL DEMAND FOR AFFORDABLE HOUSING

Note	Characteristics	2000	2001	2002	2003	2004	Totals 2000-04
New Households added annually*							
1	Bexar County New Households*	8951	8951	8951	8951	8951	44755
2	Single Family @ 77.8%*	6966	6966	6966	6966	6966	34830
3	Inner City Market Area new households	2377	2377	2377	2377	2377	11885
4	Households into existing housing	1188	1188	1188	1188	1188	5940
5	Potential Single Family	1069	1069	1069	1069	1069	5345
6	SF Market Demand	328	328	328	328	328	1640
7	SF Assisted Housing Demand	516	516	516	516	516	2580
8	SF Market + Assisted Demand	844	844	844	844	844	4220
New Households by Income in the Inner City Market Area							
9	\$15,000 to \$24,999	710	710	710	710	710	3550
10	\$25,000 to \$34,999	516	516	516	516	516	2580
Potential Affordable Homebuyers Added							
11	\$15,000 to \$34,999	1226	1226	1226	1226	1226	6130
12	W/propensity to own (60%)	736	736	736	736	736	3678
Existing pool of potential affordable homebuyers in the Inner City Market Area							
13	Renters \$15,000 to \$19,999	11396					
14	Renters \$20,000 to \$24,999	2726					
15	Subtotal current renters	14122					
	OR						
16	Total current renters w/propensity to own	1906					
17	Annual renters w/propensity to own	381	381	381	381	381	1906
Total potential annual demand from new households and "potential" demand							
		1117	1117	1117	1117	1117	5584

Notes:

- 1 From Table 1, Bexar County
- 2 77.8% of Line 1
- 3 From Table 1, Inner City Market Area, divided by 5 years
- 4 50% projected to existing housing (90% of 1990-99 growth went into existing housing)
- 5 88% of Line 3 minus Line 4 (88% of new housing units built 1990-1999 were single family)
- 6 Projection by SA Research Corporation from Table 37 based on market trends
- 7 Projection by SA Research Corporation from Table 39
- 8 Projection by SA Research Corporation from Table 40
- 9 From Table 6 "PROJECTED CHANGE . . .", Inner City Market Area, divided by 5 years
- 10 From Table 6 "PROJECTED CHANGE . . .", Inner City Market Area, divided by 5 years
- 11 Subtotal of Line 9 and Line 10
- 12 Line 11 multiplied by 0.6
- 13 From Table 44, line 27
- 14 From Table 44, line 28
- 15 Subtotal of Line 13 and Line 14
- 16 Line 15 multiplied by the propensity of renters to own = 0.135
- 17 Line 16 divided by 5 years
- 18 * Since projections of total households are for five years to 2004, average annual new households added are shown

Source: CACI/Information Decision Systems and SA Research Corporation

APPENDIX TABLES

Table 1
DEMOGRAPHIC TRENDS IN BEXAR COUNTY AND SELECTED AREAS: 1980-2004

	1980 Number	1990 Number	1999 Number	2004 Number	Change 1980-90	Change 1990-99	Change 2000-04	Percent Change 1980-90	Percent Change 1990-99	Percent Change 2000-04
BEXAR COUNTY										
Population in Households	988800	1185394	1372238	1469046	196594	186844	96808	19.9%	15.8%	7.1%
Households	320639	409043	490635	535390	88404	81592	44755	27.6%	19.9%	9.1%
CITY OF SAN ANTONIO										
Population in Households	785880	935933	1146100	1264178	150053	210167	118078	19.1%	22.5%	10.3%
Households	258984	326761	422800	464807	67777	96039	42007	26.2%	29.4%	9.9%
Qualified Target Tracts										
Population in Households	158808	144546	158589	166997	-14262	14043	8408	-9.0%	9.7%	5.3%
Households	48256	42743	48459	51972	-5513	5716	3513	-11.4%	13.4%	7.2%
City of SA Inside Loop 410										
Population in Households	634998	616903	666762	700957	-18095	49859	34195	-2.8%	8.1%	5.1%
Households	204319	200961	220487	234892	-3358	19526	14405	-1.6%	9.7%	6.5%
INNER CITY MARKET AREA (SA Inner City less North Side)										
Population in Households	453684	435504	479735	511934	-18180	44231	32199	-4.0%	10.2%	6.7%
Households	136609	131968	147996	159883	-4641	16028	11887	-3.4%	12.1%	8.0%
Central Sector										
Population in Households	44134	40167	45540	49370	-3967	5373	3830	-9.0%	13.4%	8.4%
Households	15902	13352	15490	17049	-2550	2138	1559	-16.0%	16.0%	10.1%
East Side Sector										
Population in Households	60911	54416	62250	68394	-6495	7834	6144	-10.7%	14.4%	9.9%
Households	20355	18550	21690	23998	-1805	3140	2308	-8.9%	16.9%	10.6%
South East Sector										
Population in Households	55446	57059	63070	67626	1613	6011	4556	2.9%	10.5%	7.2%
Households	19402	19743	22130	23965	341	2387	1835	1.8%	12.1%	8.3%
South Side Sector										
Population in Households	89101	87483	93147	97283	-1618	5664	4136	-1.8%	6.5%	4.4%
Households	25182	25536	27599	29127	354	2063	1528	1.4%	8.1%	5.5%
South West Sector										
Population in Households	66191	66228	75770	82634	37	9542	6864	0.1%	14.4%	9.1%
Households	18619	18761	21773	23970	142	3012	2197	0.8%	16.1%	10.1%
West Side Sector										
Population in Households	137901	130151	139958	146627	-7750	9807	6669	-5.6%	7.5%	4.8%
Households	37149	36026	39314	41774	-1123	3288	2460	-3.0%	9.1%	6.3%
North Side Sector										
Population in Households	181314	181399	187027	189023	85	5628	1996	0.0%	3.1%	1.1%
Households	67710	68993	72491	75009	1283	3498	2518	1.9%	5.1%	3.5%
South Sector (selected CSA tracts outside 410)										
Population in Households	7670	10911	12478	13309	3241	1567	831	42.3%	14.4%	6.7%
Households	2181	3316	3918	4254	1135	602	336	52.0%	18.2%	8.6%

Source: U.S. Bureau of the Census; CACI/Information Decision Systems; SA Research Corporation

Table 2

PERCENT OF POPULATION BY RACE AND AGE IN SELECTED AREAS: 1999

	Bexar County	City of SA	Target Tracts	SA Inside Loop 410	Inner City Market Area	Central	EastSide	SouthEast	SouthSide	SouthWest	WestSide	NorthSide	SOUTH
Total HH Population	1372238	1146100	158589	666762	479735	45540	62250	63070	93147	75770	139958	187027	12478
% White	71.4%	69.9%	56.9%	64.6%	61.2%	59.3%	33.6%	65.1%	68.8%	61.9%	64.6%	73.1%	76.2%
% African-American	6.7%	6.8%	9.8%	6.8%	8.2%	4.8%	46.4%	5.7%	0.5%	2.7%	3.2%	3.2%	1.6%
% American Indian	0.4%	0.4%	0.5%	0.4%	0.4%	0.5%	0.4%	0.4%	0.3%	0.4%	0.4%	0.4%	0.4%
% Asian	1.8%	1.8%	0.4%	0.9%	0.7%	0.6%	0.7%	0.6%	0.3%	1.0%	0.5%	1.4%	0.7%
% Other	19.7%	21.2%	32.5%	27.4%	29.5%	34.9%	18.9%	28.3%	30.1%	34.0%	31.3%	22.0%	21.1%
% Hispanic	57.7%	61.3%	87.3%	76.9%	81.2%	86.9%	45.6%	71.1%	90.2%	87.4%	91.7%	65.9%	61.6%
% Under Age 5	8.4%	8.6%	10.3%	8.6%	9.4%	9.0%	9.0%	8.5%	9.2%	10.1%	10.1%	7.4%	8.6%
% Age 5-9	8.1%	8.1%	9.4%	8.4%	9.0%	7.6%	8.3%	8.4%	9.0%	10.2%	9.7%	6.9%	9.0%
% Age 10-14	7.7%	7.8%	8.6%	8.1%	8.6%	6.5%	7.9%	7.8%	9.1%	10.1%	9.3%	6.6%	8.9%
% Age 15-19	7.9%	7.7%	8.6%	8.2%	8.7%	7.5%	7.6%	7.6%	9.1%	9.4%	9.5%	7.2%	8.2%
% Age 20-24	7.4%	7.4%	7.4%	7.4%	7.4%	8.3%	6.1%	6.6%	7.6%	7.7%	7.8%	7.3%	6.2%
% Age 25-34	14.3%	14.6%	12.0%	12.7%	12.5%	14.1%	10.8%	13.3%	12.2%	1.3%	12.0%	13.4%	13.0%
% Age 35-44	16.0%	15.8%	11.8%	13.6%	13.1%	13.2%	12.2%	15.0%	13.3%	13.8%	12.1%	14.9%	14.8%
% Age 45-54	12.1%	11.8%	9.8%	11.1%	11.0%	10.2%	11.3%	11.0%	11.6%	11.2%	10.6%	11.2%	12.5%
% Age 55-64	7.8%	7.7%	8.2%	8.6%	8.6%	7.7%	10.6%	8.4%	8.4%	7.7%	8.5%	8.9%	8.5%
% Age 65 & Over	10.3%	10.5%	13.9%	13.0%	11.7%	16.0%	16.3%	13.5%	10.5%	6.8%	10.3%	16.3%	10.1%
Average Age	33.8	33.9	33.8	34.7	34.6	36.1	36.9	35.3	33.0	30.3	32.1	37.1	33.6
Median Age	27.3	32.2	29.8	32.3	32.3	32.9	35.3	33.6	32.1	30.0	27.1	35.8	27.9
Dependency Factor	42.4%	42.7%	50.7%	46.5%	47.4%	46.6%	49.0%	45.7%	46.8%	46.6%	48.9%	44.4%	44.9%
School Age 0-19	32.2%	32.2%	36.8%	33.5%	35.7%	30.6%	32.8%	32.2%	36.3%	39.8%	38.7%	28.1%	34.8%
Age 25-44	30.3%	30.4%	23.8%	26.4%	25.6%	27.2%	23.0%	28.3%	25.5%	15.1%	24.2%	28.4%	27.8%
Age 55 and over	18.0%	18.2%	22.1%	21.6%	20.3%	23.7%	26.8%	21.9%	18.9%	14.5%	18.8%	25.1%	18.7%

POPULATION BY RACE AND AGE IN SELECTED AREAS: 1999

	Bexar County	City of SA	Target Tracts	SA Inside Loop 410	Inner City Market Area	Central	EastSide	SouthEast	SouthSide	SouthWest	WestSide	NorthSide	SOUTH
White	979668	801438	90295	430428	293623	27000	20898	41051	64105	46991	90411	136805	9510
African-American	91396	77455	15502	45221	39290	2180	28867	3594	427	2063	4439	5931	201
American Indian	5589	4646	724	2574	1903	223	268	226	307	288	610	671	53
Asian	25016	20129	566	5719	3186	263	451	364	280	787	733	2533	85
Other	270569	242432	51502	182820	141733	15874	11766	17835	28028	25741	43765	41087	2629
Hispanic	791733	703086	138468	512635	389448	39593	28380	44858	84008	66227	128321	123188	7890
Under Age 5	115944	99666	16282	58915	45016	4101	5627	5360	8534	7625	14192	13899	1077
Age 5-9	110629	93260	14867	55963	43000	3462	5142	5278	8364	7727	13561	12963	1127
Age 10-14	106233	89254	13637	53804	41490	2953	4902	4909	8446	7658	13036	12314	1111
Age 15-19	108588	87932	13648	54954	41532	3407	4742	4768	8454	7124	13335	13422	1026
Age 20-24	101964	84424	11717	49331	35725	3770	3812	4193	7095	5814	10901	13606	777
Age 25-34	196828	167148	19008	84993	59876	6399	6712	8397	11388	987	16844	25117	1624
Age 35-44	219316	181433	18757	90808	62858	6010	7601	9476	12404	10473	16969	27950	1842
Age 45-54	165607	135201	15621	73772	52782	4644	7011	6943	10836	8470	14822	20990	1565
Age 55-64	106371	88712	13050	57590	41023	3518	6584	5309	7821	5807	11946	16567	1065
Age 65 & Over	140758	119770	22002	86632	56163	276	10117	8525	9805	5168	14352	30469	1005

Table 3

PERCENT OF HOUSEHOLDS BY INCOME GROUP IN SAN ANTONIO, BEXAR COUNTY AND SELECTED AREAS: 1999

	Bexar County	City of SA	Target Tracts	SA Inside Loop 410	Inner City Market Area	Central	EastSide	SouthEast	SouthSide	SouthWest	WestSide	NorthSide	SOUTH
Population 1999	1372238	1146100	158589	666762	479735	45540	62250	63070	93147	75770	139958	187027	12478
Households 1999	490635	422800	48459	220510	148019	15490	21690	22130	27589	21773	39314	72491	3918
Population per household	2.80	2.71	3.27	3.02	3.24	2.94	2.87	2.85	3.38	3.48	3.56	2.58	3.18
Households by Income Group													
Under \$15,000	18.0%	19.0%	45.2%	26.9%	30.6%	49.3%	36.5%	21.3%	27.2%	22.6%	34.1%	19.4%	15.5%
\$15,000 to \$19,999	7.9%	8.5%	11.9%	10.5%	11.4%	11.8%	11.3%	10.8%	11.5%	11.9%	10.6%	8.7%	7.9%
\$20,000 to \$24,999	8.2%	8.2%	9.9%	9.5%	9.7%	7.6%	9.8%	10.3%	10.2%	11.3%	10.4%	9.1%	7.6%
\$25,000 to \$34,999	15.4%	15.6%	14.3%	16.6%	16.6%	12.0%	14.8%	17.9%	18.7%	17.7%	16.4%	16.5%	17.5%
\$35,000 to \$49,999	18.5%	18.6%	10.9%	16.9%	16.2%	10.5%	13.9%	18.5%	17.0%	19.0%	15.7%	18.3%	23.4%
\$50,000 to \$74,999	17.6%	17.3%	6.1%	13.0%	11.2%	6.3%	10.2%	14.9%	11.5%	13.1%	9.5%	16.8%	17.5%
\$75,000 and Over	14.4%	12.8%	1.8%	6.6%	4.3%	2.6%	3.5%	6.2%	3.9%	4.3%	3.4%	11.2%	10.7%
<50% of SAMSAA AMFI	24.2%	25.4%	65.1%	40.2%	45.2%	63.4%	50.7%	35.2%	41.7%	38.0%	47.7%	30.8%	25.5%
50%-65% of SAMSAA AMFI	16.0%	16.5%	16.1%	15.2%	15.6%	11.4%	14.5%	16.3%	16.5%	16.3%	16.3%	14.5%	13.0%
65%-80% of SAMSAA AMFI	9.6%	9.8%	8.0%	9.7%	9.5%	6.8%	8.3%	10.7%	10.8%	11.0%	8.7%	10.0%	11.8%
80%-100% of SAMSAA AMFI	10.8%	10.9%	5.5%	7.6%	7.3%	5.2%	6.4%	8.9%	7.1%	8.7%	7.2%	8.0%	10.2%
100%-120% of SAMSAA AMFI	10.2%	10.2%	5.3%	8.1%	7.5%	4.5%	6.6%	8.0%	8.7%	8.8%	7.4%	9.1%	11.5%
Mean Household Income	\$47,066	\$43,694	\$22,061	\$34,288	\$34,436	\$22,150	\$26,805	\$34,273	\$30,139	\$31,776	\$27,582	\$43,192	\$40,843
Median Household Income	\$35,419	\$34,016	\$16,794	\$26,565	\$26,809	\$15,272	\$21,016	\$18,396	\$20,950	\$27,093	\$22,362	\$32,438	\$35,816
Per Capita Income	\$16,827	\$15,766	\$6,741	\$11,599	\$11,613	\$7,663	\$9,439	\$12,258	\$9,091	\$9,275	\$7,885	\$17,060	\$12,824

HOUSEHOLDS BY INCOME GROUP IN SAN ANTONIO, BEXAR COUNTY AND SELECTED AREAS: 1999

	Bexar County	City of SA	Target Tracts	SA Inside Loop 410	Inner City Market Area	Central	EastSide	SouthEast	SouthSide	SouthWest	WestSide	NorthSide	SOUTH
Population	1372238	1146100	158589	666762	479735	45540	62250	63070	93147	75770	139958	187027	12478
Households	490635	422800	48459	220510	148019	15490	21690	22130	27589	21773	39314	72491	3918
Households by Income Group													
Under \$15,000	88121	80412	21867	59315	45222	7637	7918	4724	7512	4922	13416	14093	607
\$15,000 to \$19,999	38760	35938	5767	23181	16874	1828	2451	2390	3174	2591	4167	6307	310
\$20,000 to \$24,999	40232	34670	4797	20982	14385	1177	2126	2279	2815	2460	4089	6597	298
\$25,000 to \$34,999	75499	66069	6925	36518	24561	1853	3219	3964	5155	3850	6442	11566	684
\$35,000 to \$49,999	90654	78623	5259	37256	23983	1632	3013	4103	4697	4146	6175	13272	916
\$50,000 to \$74,999	86369	72981	2961	28690	16335	973	2206	3303	3163	2857	3732	12155	685
\$75,000 and Over	70739	54025	877	14552	6434	400	757	1374	1084	929	1320	8117	419
<50% of SAMSAA AMFI	118600	107590	31532	88625	66979	9820	11005	7789	11520	8278	18771	22357	1000
50%-65% of SAMSAA AMFI	78341	69574	7820	33539	23119	1764	3146	3609	4560	3556	6425	10478	510
65%-80% of SAMSAA AMFI	47187	41293	3862	21357	14071	1047	1806	2359	2992	2385	3438	7262	463
80%-100% of SAMSAA AMFI	53026	46077	2675	16680	10870	812	1386	1978	1957	1899	2814	5778	401
100%-120% of SAMSAA AMFI	49990	43332	2569	17785	11139	692	1423	1778	2388	1926	2892	6570	451

Table 4

HOUSING FACTORS FOR SELECTED AREAS			
	Bexar		All Areas Inside
	County	City of SA	Loop 410
Number of Households	490635	422800	220487
1 & 2 Person Households	51.1%	52.6%	48.6%
3 & 4 Person Households	34.2%	32.4%	32.4%
5+ Person Households	14.8%	15.0%	19.0%
Population in Group Quarters	29182	21255	24508
HOUSING VALUE %			
Under \$25,000	7.9%	9.5%	13.4%
\$25,000-\$49,999	34.7%	40.9%	53.8%
\$50,000-\$74,999	27.0%	24.9%	20.6%
\$75,000-\$99,999	15.0%	12.9%	5.5%
\$100,000-\$149,999	9.4%	7.7%	3.2%
\$150,000-\$199,999	3.1%	2.2%	1.4%
\$200,000-\$499,999	2.6%	1.7%	1.8%
\$500,000+	0.4%	0.2%	0.3%
Average Housing Value	\$70,465	\$62,439	\$53,175
Median Housing Value	\$56,864	\$49,753	\$42,476
Built in 1985-1990	11.1%	6.5%	2.3%
Built in 1980-1984	13.3%	10.7%	2.9%
Built in 1970-1979	21.8%	19.8%	10.3%
Built in 1950-1969	36.3%	42.1%	52.5%
Built in 1949 or Earlier	17.6%	20.9%	32.0%
Moved in 0-5 Years Ago	49.0%	48.5%	39.9%
Moved in 6-9 Years Ago	14.1%	12.8%	11.2%
Moved in 10-14 Years Ago	10.2%	9.9%	9.1%
Moved in 15+ Years Ago	26.8%	28.9%	39.8%
% Single Unit Structures	66.5%	63.3%	68.7%
% 2-9 Unit Structures	14.5%	16.6%	15.0%
% 10+ Unit Structures	14.9%	17.2%	12.9%
% Mobile Home/Other	4.2%	3.0%	3.3%
% Owner Occupied HH	51.9%	48.3%	51.1%
% Renter Occupied HH	37.9%	41.1%	37.7%
% Vacant	10.3%	10.6%	11.2%
Owner/Renter Ratio	1.4	1.2	1.4
Source: 1990 U.S. Census; CACI/Information Decision Systems; SA Research Corporation			

Table 5

CHANGE IN HOUSEHOLDS BY INCOME GROUP IN SELECTED AREAS: 1990-1999

Bexar County	City of SA	Target Tracts	SA Inside Loop 410	Inner City Market Area	Central	EastSide	SouthEast	SouthSide	SouthWest	WestSide	NorthSide	SOUTH	
Population 1999	188844	210167	14043	49859	44231	5373	7834	6011	5664	9542	9807	5628	1567
Households 1999	81592	96039	5716	19549	16051	2138	3140	2387	2063	3012	3288	3498	602
Households 2000	81029	95183	5128	19216	16055	-47693	3248	2363	1988	2874	3285	3340	644
Households by Income Group													
Under \$15,000	-26442	-21830	-4120	-20195	-13562	-874	-1552	-2087	-3083	-2147	-3819	-6634	-206
\$15,000 to \$24,999	-3837	689	1566	-8090	-5791	-6476	717	-79	-396	419	24	-2299	-93
\$25,000 to \$34,999	8190	12811	2621	-13745	-14234	-18874	917	588	1228	550	1358	489	-41
\$35,000 to \$49,999	22837	29041	2405	4866	2701	-5179	1118	1207	1506	1484	2565	2164	340
\$50,000 to \$74,999	36523	38401	2067	4632	-382	-9622	1511	1722	1936	1833	2237	5015	316
\$75,000 and Over	43671	35973	589	1930	-2674	-6669	535	1014	797	728	920	4604	328
NET CHANGE	80942	95085	5128	-30601	-33941	-47693	3247	2365	1988	2868	3284	3340	644

CHANGE IN HOUSEHOLDS BY INCOME GROUP IN SELECTED AREAS: 1990-1999
(ADJUSTED FOR INFLATION)

Bexar County	City of SA	Target Tracts	SA Inside Loop 410	Inner City Market Area	Central	EastSide	SouthEast	SouthSide	SouthWest	WestSide	NorthSide	SOUTH
Population 1999	1185394	935933	144546	435504	40167	54416	57059	87483	66228	130151	181399	10911
Households 1999	409043	326761	42743	131968	13352	18550	19743	25536	18761	36026	68993	3316
Households by Income Group												
Under \$15,000	3206	3912	378	-1450	-285	288	-169	-428	-80	-413	-1165	32
\$15,000 to \$24,999	14822	14887	1674	5635	4704	923	675	671	878	952	931	103
\$25,000 to \$34,999	14766	15925	1440	5060	4051	757	549	647	636	1087	1009	123
\$35,000 to \$49,999	18434	22204	948	5055	3972	678	684	574	749	958	1083	207
\$50,000 to \$74,999	16072	22483	529	3425	2536	442	441	411	523	524	889	85
\$75,000 and Over	14205	15674	158	1463	870	158	186	113	162	175	593	95
NET CHANGE	81505	95085	5128	19187	15847	3247	2365	1988	2868	3284	3340	644

Source: U.S. Bureau of the Census, 1990; Bureau of Labor Statistics; SA Research Corporation

Table 6

PERCENT OF PROJECTED HOUSEHOLDS BY INCOME GROUP IN SAN ANTONIO, BEXAR COUNTY AND SELECTED AREAS: 2004

	Bexar County	City of SA	Target Tracts	SA Inside Loop 410	Inner City Mkt Area	Central	EastSide	outhEast	outhSide	outhWest	WestSide	orthSide	SOUTH
Population 1999	1469046	1264178	166997	700957	511934	49370	68394	67626	97283	82634	146627	189023	13309
Households 1999	535390	464807	51972	234892	159883	17049	23998	23965	29127	23970	41774	75009	4254
Population per house	2.74	2.72	3.21	2.98	3.20	2.90	2.85	2.82	3.34	3.45	3.51	2.52	3.13
<u>Households by Income Group</u>													
Under \$15,000	15.9%	16.9%	40.1%	23.9%	23.5%	43.7%	32.4%	18.9%	24.1%	20.1%	30.3%	17.2%	13.7%
\$15,000 to \$24,999	16.3%	17.0%	24.4%	20.8%	20.7%	22.7%	22.8%	21.1%	22.3%	23.2%	22.4%	18.0%	15.5%
\$25,000 to \$34,999	15.5%	15.8%	15.1%	17.0%	17.0%	12.8%	15.5%	18.3%	19.0%	18.3%	16.9%	16.6%	17.2%
\$35,000 to \$49,999	18.1%	18.3%	11.2%	16.9%	17.1%	10.7%	14.0%	18.5%	17.2%	18.9%	15.8%	18.1%	22.7%
\$50,000 to \$74,999	17.7%	17.4%	6.6%	13.5%	13.6%	6.8%	10.6%	15.3%	12.1%	13.8%	10.2%	16.9%	18.1%
\$75,000 and Over	16.4%	14.7%	2.5%	8.1%	8.2%	3.3%	4.6%	7.9%	5.2%	5.8%	4.4%	13.1%	12.7%
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

PROJECTED HOUSEHOLDS BY INCOME GROUP IN SELECTED AREAS: 2004

	Bexar County	City of SA	Target Tracts	an Antonio Inner City	Inner City Mkt Area	Central	EastSide	outhEast	outhSide	outhWest	WestSide	orthSide	SOUTH
Population	1469046	1264178	166997	700957	511934	49370	68394	67626	97283	82634	146627	189023	13309
Households	535390	464807	51972	234892	159883	17049	23998	23965	29127	23970	41774	75009	4254
<u>Households by Income Group</u>													
Under \$15,000	85308	78430	20821	56046	37575	7456	7771	4538	7032	4808	12645	12935	585
\$15,000 to \$24,999	87507	78844	12689	48878	33105	3873	5480	5058	6501	5557	9367	13485	659
\$25,000 to \$34,999	82853	73212	7866	39822	27132	2181	3731	4378	5539	4391	7060	12481	733
\$35,000 to \$49,999	97072	84894	5842	39598	27274	1824	3360	4425	5012	4529	6593	13580	966
\$50,000 to \$74,999	94793	80952	3454	31593	21753	1153	2542	3674	3521	3307	4259	12708	772
\$75,000 and Over	87857	68475	1299	18955	13044	562	1114	1892	1522	1379	1850	9821	539

PROJECTED CHANGE IN HOUSEHOLDS BY INCOME GROUP IN SELECTED AREAS: 2000-2004

	Bexar County	City of SA	Target Tracts	an Antonio Inner City	Inner City Mkt Area	Central	EastSide	outhEast	outhSide	outhWest	WestSide	orthSide	SOUTH
Population Change	96808	118078	8408	34195	32199	3830	6144	4556	4136	6864	6669	1996	831
Household Change	44755	42007	3513	14382	11864	1559	2308	1835	1528	2197	2460	2518	336
<u>Households by Income Group</u>													
Under \$15,000	-2813	-1982	-1066	-3269	-1642	-181	-147	-187	-480	-114	-771	-1158	-22
\$15,000 to \$24,999	8341	8252	2139	4705	3549	879	905	394	513	495	1138	588	52
\$25,000 to \$34,999	7354	7143	941	3305	2579	328	512	414	385	540	618	525	49
\$35,000 to \$49,999	6418	6272	583	2342	1936	192	347	323	315	383	419	307	50
\$50,000 to \$74,999	8424	7971	493	2903	2277	180	336	371	358	450	527	553	87
\$75,000 and Over	17118	14450	422	4403	3169	161	356	518	437	450	531	1703	120
	44842	42105	3513	14389	11869	1559	2309	1833	1528	2203	2461	2518	336

Source: 1980 and 1990 U.S. Census; CACI/Information Decision Systems; Bureau of Labor Statistics, Consumer Price Index; SA Research Corporation

Table 7

OWNER AND RENTER HOUSEHOLDS BY NUMBER OF PERSONS: 1990

Sector	TOTAL Households				Owner Households		Renter Households				TotOwner Hseholds	TotRenter Hseholds
	ll Hsehlds	1-2 pers	3-4 pers	5+pers	1-2 pers	3-4 pers	5+pers	1-2 pers	3-4 pers	5+pers		
CENTRAL	13352	7806	3362	2184	4147	1974	1279	3659	1388	905	4453	8923
EAST SIDE	18550	9584	5695	3270	6215	3082	1743	1356	1053	615	11040	7486
NORTH SIDE	68993	40362	20152	8480	21424	11598	5257	8909	4039	1528	38279	31865
SOUTH EAST	19743	10199	6568	2976	6285	4097	1892	1476	932	409	12274	7454
SOUTH SIDE	25536	9608	9491	6437	6612	5833	4348	1027	1254	716	16793	8749
SOUTH WEST	18761	6422	7039	5299	4052	4574	3183	891	927	795	11809	7012
WEST SIDE	36026	12745	12931	10350	8583	7635	5886	1607	2045	1723	22104	13913
CITY INSIDE 410	200961	96726	65239	38996	57318	38793	23588	18925	11637	6692	116752	85402
SOUTH SECTOR	3316	1238	1372	707	6215	3082	1743	53	52	35	2698	686
TARGET TRACT	42743	18201	13715	10827	6215	3082	1743	3943	3443	2601	22624	20833
INNER CITY MKT	131968	56365	45087	30517	35894	27195	18331	9042	7541	5129	78473	53537
BEXAR COUNTY	409043	209782	138312	60949	111331	86707	38366	98451	51605	22583	236404	172639

PERCENTAGE OF OWNER AND RENTER HOUSEHOLDS BY NUMBER OF PERSONS

Sector	Total Hseholds	TOTAL Households			Owner/Tot Owner Households			Renter/TOTAL Households			Renter/Tot Renter Hseholds		
		1-2 pers	3-4 pers	5+pers	1-2 pers	3-4 pers	5+pers	1-2 pers	3-4 pers	5+pers	1-2 pers	3-4 pers	5+pers
CENTRAL	13352	58.5%	25.2%	16.4%	93.1%	44.3%	28.7%	41.0%	15.6%	10.1%	61.5%	23.3%	15.2%
EAST SIDE	18550	51.7%	30.7%	17.6%	56.3%	27.9%	15.8%	18.1%	14.1%	8.2%	44.8%	34.8%	20.3%
NORTH SIDE	68993	58.5%	29.2%	12.3%	56.0%	30.3%	13.7%	28.0%	12.7%	4.8%	61.5%	27.9%	10.6%
SOUTH EAST	19743	51.7%	33.3%	15.1%	51.2%	33.4%	15.4%	19.8%	12.5%	5.5%	52.4%	33.1%	14.5%
SOUTH SIDE	25536	37.6%	37.2%	25.2%	39.4%	34.7%	25.9%	11.7%	14.3%	8.2%	34.3%	41.8%	23.9%
SOUTH WEST	18761	34.2%	37.5%	28.2%	34.3%	38.7%	27.0%	12.7%	13.2%	11.3%	34.1%	35.5%	30.4%
WEST SIDE	36026	35.4%	35.9%	28.7%	38.8%	34.5%	26.6%	11.5%	14.7%	12.4%	29.9%	38.0%	32.1%
CITY INSIDE 410	200961	48.2%	32.4%	19.4%	49.1%	33.2%	20.2%	20.7%	13.6%	7.9%	49.1%	32.2%	18.7%
SOUTH SECTOR	3316	37.3%	41.4%	21.3%	230.4%	114.2%	64.6%	7.7%	7.5%	5.1%	37.9%	37.2%	24.9%
TARGET TRACT	42743	42.6%	32.1%	25.3%	27.5%	13.6%	7.7%	18.9%	16.5%	12.5%	39.5%	34.5%	26.0%
INNER CITY MKT	131968	42.7%	34.2%	23.1%	45.7%	34.7%	23.4%	16.9%	14.1%	9.6%	41.6%	34.7%	23.6%
BEXAR COUNTY	409043	51.3%	33.8%	14.9%	47.1%	36.7%	16.2%	24.1%	12.6%	5.5%	57.0%	29.9%	13.1%

Source: U.S. Bureau of the Census, 1990

Table 8

OWNER AND RENTER HOUSEHOLDS BY ETHNICITY OF HOUSEHOLDER: 1990

Sector	Owner Households								Renter Households				
	Total Hsehllds	Total Owner	Total Renter	White	African-American	Indian	Asian	Other	White	African-American	Indian	Asian	Other
CENTRAL	13352	4445	8907	3118	218	24	25	1060	5307	544	50	36	2970
EAST SIDE	18550	11054	7496	3812	6024	26	67	1125	1882	4471	29	28	1085
NORTH SIDE	68993	37651	31342	32336	432	102	210	4571	23270	2171	160	345	5396
SOUTH EAST	19743	12283	7460	9830	367	17	15	2054	4653	957	15	26	1809
SOUTH SIDE	25536	16789	8747	12707	69	63	22	3928	6130	115	10	27	2465
SOUTH WEST	18761	11771	6990	8200	295	35	74	3168	4317	484	46	86	2056
WEST SIDE	36026	22110	13916	15009	1099	112	105	5784	9002	734	76	28	4076
CITY INSIDE 410	200961	116103	84858	85012	8504	379	518	21690	54561	9476	386	576	19858
SOUTH SECTOR	3316	2644	672	1893	415	21	17	298	493	84	0	0	95
TARGET TRACTS	42743	22252	20491	13250	3112	90	54	5747	11087	3090	92	43	6178
INNER CITY MKT ARE	131968	78453	53515	52676	8072	277	308	17120	31291	7305	226	231	14462
BEXAR COUNTY TOT	409043	236404	172639	191316	13516	815	2053	28704	125905	16351	750	2047	27586

PERCENT OWNER AND RENTER HOUSEHOLDS BY ETHNICITY OF HOUSEHOLDER: 1990

Sector	Owner Households								Renter Households				
	Total Hseholds	Total Owner	Total Renter	White	African-American	Indian	Asian	Other	White	African-American	Indian	Asian	Other
CENTRAL	100.0%	33.3%	66.7%	23.4%	1.6%	0.2%	0.2%	7.9%	39.8%	4.1%	0.4%	0.3%	22.2%
EAST SIDE	100.0%	59.6%	40.4%	20.5%	32.5%	0.1%	0.4%	6.1%	10.1%	24.1%	0.2%	0.2%	5.9%
NORTH SIDE	100.0%	54.6%	45.4%	46.9%	0.6%	0.1%	0.3%	6.6%	33.7%	3.1%	0.2%	0.5%	7.8%
SOUTH EAST	100.0%	62.2%	37.8%	49.8%	1.9%	0.1%	0.1%	10.4%	23.6%	4.8%	0.1%	0.1%	9.2%
SOUTH SIDE	100.0%	65.7%	34.3%	49.8%	0.3%	0.2%	0.1%	15.4%	24.0%	0.5%	0.0%	0.1%	9.7%
SOUTH WEST	100.0%	62.7%	37.3%	43.7%	1.6%	0.2%	0.4%	16.9%	23.0%	2.6%	0.2%	0.5%	11.0%
WEST SIDE	100.0%	61.4%	38.6%	41.7%	3.1%	0.3%	0.3%	16.1%	25.0%	2.0%	0.2%	0.1%	11.3%
CITY INSIDE 410	100.0%	57.8%	42.2%	42.3%	4.2%	0.2%	0.3%	10.8%	27.2%	4.7%	0.2%	0.3%	9.9%
SOUTH SECTOR	100.0%	79.7%	20.3%	57.1%	12.5%	0.6%	0.5%	9.0%	14.9%	2.5%	0.0%	0.0%	2.9%
TARGET TRACTS	100.0%	52.1%	47.9%	31.0%	7.3%	0.2%	0.1%	13.4%	25.9%	7.2%	0.2%	0.1%	14.5%
INNER CITY MKT ARE	100.0%	59.4%	40.6%	39.9%	6.1%	0.2%	0.2%	13.0%	23.7%	5.5%	0.2%	0.2%	11.0%
BEXAR COUNTY TOT	100.0%	57.8%	42.2%	46.8%	3.3%	0.2%	0.5%	7.0%	30.8%	4.0%	0.2%	0.5%	6.7%

Source: U.S. Bureau of the Census, 1990

Table 9

HISPANIC OWNER AND RENTER HOUSEHOLDERS BY ETHNICITY: 1990

Sector	Hispanic Owner Householders								Hispanic Renter Householders				
	Hispanic Tot HHs	Hispanic Owner HHs	Hispanic Renter HHs	White	African- American	Indian	Asian	Other	White	African- American	Indian	Asian	Other
CENTRAL	10098	3430	6668	2355	0	8	5	1062	3691	19	46	4	2908
EAST SIDE	5294	2901	2393	1711	45	14	7	1124	1236	63	17	0	1077
NORTH SIDE	31469	17030	14439	12399	0	54	5	4572	8915	30	33	60	5401
SOUTH EAST	9760	5743	4017	3687	0	4	0	2052	2178	28	15	0	1796
SOUTH SIDE	20095	12767	7328	8797	18	39	6	3907	4855	4	5	12	2452
SOUTH WEST	14072	8965	5107	5779	17	19	0	3150	3003	17	23	12	2052
WEST SIDE	30608	18613	11995	12745	11	64	22	5771	7872	17	63	13	4030
CITY INSIDE 410	121396	69449	51947	47473	91	202	45	21638	31750	178	202	101	19716
SOUTH SECTOR	1282	1001	281	697	0	0	0	304	184	0	0	0	97
TARGET TRACTS	34232	18091	16141	12155	23	66	15	5832	9788	75	84	0	6194
INNER CITY MKT ARE	89927	52419	37508	35074	91	148	40	17066	22835	148	169	41	14315
BEXAR COUNTY TOT	168126	94535	73591	65514	177	238	114	28492	45552	354	239	193	27253

Source: U.S. Bureau of the Census, 1990

HISPANIC OWNER AND RENTER HOUSEHOLDERS AS A PERCENT OF TOTAL HOUSEHOLDERS: 1990

Sector	Total Hsehlids	Total Owner	Total Renter	Total Hispanic Tot HHs	Hispanic Owners	Hispanic Renters	Pct of Total, Owners, Renters		
							Hispanic Tot HHs	Hispanic Owners	Hispanic Renters
CENTRAL	13352	4445	8907	10098	3430	6668	75.6%	77.2%	74.9%
EAST SIDE	18550	11054	7496	5294	2901	2393	28.5%	26.2%	31.9%
NORTH SIDE	68993	37651	31342	31469	17030	14439	45.6%	45.2%	46.1%
SOUTH EAST	19743	12283	7460	9760	5743	4017	49.4%	46.8%	53.8%
SOUTH SIDE	25536	16789	8747	20095	12767	7328	78.7%	76.0%	83.8%
SOUTH WEST	18761	11771	6990	14072	8965	5107	75.0%	76.2%	73.1%
WEST SIDE	36026	22110	13916	30608	18613	11995	85.0%	84.2%	86.2%
CITY INSIDE 410	200961	116103	84858	121396	69449	51947	60.4%	59.8%	61.2%
SOUTH SECTOR	3316	2644	672	1282	1001	281	38.7%	37.9%	41.8%
TARGET TRACTS	42743	22252	20491	34232	18091	16141	80.1%	81.3%	78.8%
INNER CITY MKT ARE	131968	78453	53515	89927	52419	37508	68.1%	66.8%	70.1%
BEXAR COUNTY TOT	409043	236404	172639	168126	94535	73591	41.1%	40.0%	42.6%

Source: U.S. Bureau of the Census, 1990

Table 10

**AGE OF HOUSEHOLDER BY SELECTED MONTHLY OWNER COSTS: 1990
AS PERCENT OF INCOME**

Sector	Householders Age 15-64					N/A	Householders Age 65+					N/A
	<20%	20-24%	25-29%	30-34%	35%+		<20%	20-24%	25-29%	30-34%	35%+	
CENTRAL	1259	214	174	111	326	67	1263	169	116	22	232	18
EAST SIDE	3354	677	495	376	1110	116	2600	430	242	198	672	108
NORTH SIDE	13577	2972	2009	1181	3522	198	9059	806	505	363	1323	118
SOUTH EAST	4361	1050	724	495	1086	43	2983	209	169	134	286	36
SOUTH SIDE	7338	945	837	431	1454	164	2994	360	253	161	587	38
SOUTH WEST	5009	846	780	445	1218	143	1560	171	116	51	305	49
WEST SIDE	8202	1410	1052	754	2066	168	4470	608	437	321	848	109
CITY INSIDE 410	43100	8114	6071	3793	10782	899	24929	2753	1838	1250	4253	476
SOUTH	527	231	147	60	230	6	83	23	0	0	34	0
TARGET TRACTS	5875	942	736	464	1677	237	4933	725	423	415	1082	112
INNER CITY MKT ARE	29523	5142	4062	2612	7260	701	15870	1947	1333	887	2930	358
BEXAR COUNTY TOT	125392	33633	24022	14977	34123	2189	60691	6992	4576	3064	10344	1179

Table 11

**COST BURDEN OF HOUSEHOLDERS BY AGE FOR SELECTED MONTHLY COSTS
AS PERCENT OF INCOME CALCULATING PERCENT OF HOUSEHOLDS BY AGE**

Sector	Householders Age 15-64			Percent 30-34%	Percent 35%+	Total HH 15-64	Householders Age 65+			Percent 30-34%	Percent 35%+	Total HH 65+
	<30%	30-34%	35%+				<30%	30-34%	35%+			
CENTRAL	1647	111	326	7.2%	21.1%	2151	1548	169	116	4.3%	2.9%	1820
EAST SIDE	4526	376	1110	11.5%	33.9%	6128	3272	430	242	4.1%	2.3%	4250
NORTH SIDE	18558	1181	3522	11.4%	34.0%	23459	10370	806	505	2.3%	1.4%	12174
SOUTH EAST	6135	495	1086	14.7%	32.3%	7759	3361	209	169	1.8%	1.5%	3817
SOUTH SIDE	9120	431	1454	11.9%	40.3%	11169	3607	360	253	2.3%	1.6%	4393
SOUTH WEST	6635	445	1218	24.1%	65.9%	8441	1847	171	116	1.6%	1.1%	2252
WEST SIDE	10664	754	2066	13.7%	37.5%	13652	5515	608	437	3.0%	2.1%	6793
CITY INSIDE 410	57285	3793	10782	12.8%	36.5%	72759	29520	2753	1838	2.5%	1.7%	35499
SOUTH	527	60	230	56.6%	217.0%	1201	106	23	0	1.7%	0.0%	140
TARGET TRACTS	7553	464	1677	7.9%	28.4%	9694	5895	2776	1838	15.9%	10.5%	7815
INNER CITY MKT ARE	38727	2612	7260	13.6%	37.9%	49300	19150	1947	1333	2.7%	1.8%	23325
BEXAR COUNTY	125392	14977	34123	20.7%	47.2%	234336	72259	6992	4576	2.2%	1.4%	86846

Source: U.S. Bureau of the Census, 1990

Table 12

OWNER AND RENTER HOUSEHOLDS BY TYPE OF HOUSING UNIT: 1990

Sector	Total Owner Occupied					Total Renter Occupied					Other		
	TOTHHs	Own-Occ	Single Fam	2-4 units	5+ units	Mobile Hm	Other	Rent-Occ	Single Fam	2-4 units		5+ units	Mobile Hm
CENTRAL	13352	4445	4069	241	63	15	58	8907	2486	2367	3756	5	293
EAST SIDE	18550	11054	10704	87	18	97	147	7496	3855	1716	1715	83	127
NORTH SIDE	68993	37651	35703	567	725	300	388	31342	8785	5959	16006	114	478
SOUTH EAST	19743	12283	11750	95	19	333	86	7460	2783	1266	3259	35	117
SOUTH SIDE	25536	16789	15922	147	18	397	305	8747	4386	1736	2289	210	146
SOUTH WEST	18761	11771	10794	98	0	504	219	6990	4877	697	1021	261	134
WEST SIDE	36026	22104	21008	173	66	396	461	13922	7914	1957	3549	188	314
CITY INSIDE 410	200961	116097	109950	1408	909	2042	1664	84864	35086	15698	31575	896	1609
SOUTH	3316	2644	1826	5	0	828	9	672	389	19	0	248	16
TARGET TRACTS	42743	22252	21250	364	55	291	398	20491	10045	4637	5146	87	576
INNER CITY MKT ARE	131968	78446	74247	841	184	1742	1276	53522	26301	9739	15569	782	1131
BEXAR COUNTY TOT	409043	236404	214758	2109	2198	9133	2348	172639	60510	26829	80426	2491	2383

PERCENT OWNER AND RENTER HOUSEHOLDS FOR TOTAL AND SINGLE FAMILY HOUSING UNITS: 1990

Sector	TOTHHs	Total			Percent			Single Family			Percent		
		Own-Occ	Rent-Occ	Total	Own-Occ	Rent-Occ	Percent	Own-Occ	Rent-Occ	Total SF	Own-Occ	Rent-Occ	Percent
CENTRAL	13352	4445	8907	66.7%	33.3%	66.7%	66.7%	4069	2486	6555	4069	2486	37.9%
EAST SIDE	18550	11054	7496	59.6%	40.4%	40.4%	40.4%	10704	3855	14559	10704	3855	26.5%
NORTH SIDE	68993	37651	31342	54.6%	45.4%	45.4%	45.4%	35703	8785	44488	35703	8785	19.7%
SOUTH EAST	19743	12283	7460	62.2%	37.8%	37.8%	37.8%	11750	2783	14533	11750	2783	19.1%
SOUTH SIDE	25536	16789	8747	65.7%	34.3%	34.3%	34.3%	15922	4386	20308	15922	4386	21.6%
SOUTH WEST	18761	11771	6990	62.7%	37.3%	37.3%	37.3%	10794	4877	15671	10794	4877	31.1%
WEST SIDE	36026	22104	13922	61.4%	38.6%	38.6%	38.6%	21008	7914	28922	21008	7914	27.4%
CITY INSIDE 410	200961	116097	84864	57.8%	42.2%	42.2%	42.2%	109950	35086	145036	109950	35086	24.2%
SOUTH	3316	2644	672	79.7%	20.3%	20.3%	20.3%	1826	389	2229	1826	389	17.5%
TARGET TRACTS	42743	22252	20491	52.1%	47.9%	47.9%	47.9%	21250	10045	31505	21250	10045	31.9%
INNER CITY MKT ARE	131968	78446	53522	59.4%	40.6%	40.6%	40.6%	74247	26301	100548	74247	26301	26.2%
BEXAR COUNTY TOT	409043	236404	172639	57.8%	42.2%	42.2%	42.2%	214758	60510	275268	214758	60510	22.0%

Source: U.S. Bureau of the Census, 1990

Table 13

HOUSING UNITS BY TYPE IN INNER CITY MARKET SECTORS: 1990-1999

Sector	TotHU90	SFHU90	FHU90	MH90	therHU90	TotHU99	SFHU99	MFHU99	MH99	therHU99
CENTRAL	15781	7417	7977	20	367	15873	7498	7987	21	367
EAST SIDE	21806	16491	4822	206	287	22154	16744	4916	207	287
NORTH SIDE	73019	43279	28285	514	941	74574	44044	29075	514	941
SOUTH EAST	22254	15460	6103	467	224	22629	15782	6128	495	224
SOUTH SIDE	27879	21745	4864	776	494	28272	22106	4892	780	494
SOUTH WEST	21963	16697	3858	950	458	22409	17136	3863	952	458
WEST SIDE	39533	31212	6687	730	904	40215	31853	6700	758	904
CITY INSIDE 410	222235	152301	62596	3663	3675	226126	155163	63561	3727	3675
SOUTH	3735	2303	24	1377	31	4236	2733	24	1448	31
TARGET	49418	35366	12286	684	1082	50254	36115	12363	694	1082
INNER CITY MKT AREA	149216	109022	34311	3149	2734	151552	111119	34486	3213	2734
BEXAR	446706	294548	133666	13109	5383	503884	341916	142936	13649	5383

Source: U.S. Bureau of the Census, 1990; CPS residential electrical connections; estimates by SA Research Corporation

Table 14

HOUSING UNITS BY NUMBER OF ROOMS: 1990

Sector	Total Hsg Units	Very Small 1,2 Rooms	Small 3,4 Rooms	Medium 5,6 Rooms	Large 7+Rooms	TotRooms	Avg Nbr of Rooms
CENTRAL	15781	3473	6649	4380	1279	62821	3.98
EAST SIDE	21806	1443	7053	10722	2588	105682	4.85
NORTH SIDE	73019	6353	26159	34653	11858	385112	4.87
SOUTH EAST	22254	1909	7199	10832	2314	104721	4.71
SOUTH SIDE	27879	1924	9731	13412	2812	132160	4.74
SOUTH WEST	21963	1566	7143	10868	2167	103135	4.74
WEST SIDE	39533	3446	14612	17956	3519	182648	4.62
CITY INSIDE 410	222235	20114	78546	102823	26537	1076279	4.72
SOUTH SECTOR	3795	174	1082	2087	550	19915	5.12
TARGET TRACTS	49418	5705	20637	19360	3793	132160	2.67
INNER CITY MKT ARE	149216	13761	52387	68170	14679	691167	4.64
BEXAR COUNTY TOT	446706	34073	142704	197031	82024	2285983	5.01

PERCENTAGE OF HOUSING UNITS BY NUMBER OF ROOMS

Sector	Very Small 1,2 Rooms	Small 3,4 Rooms	Medium 5,6 Rooms	Large 7+Rooms
CENTRAL	22.0%	42.1%	27.8%	8.1%
EAST SIDE	6.6%	32.3%	49.2%	11.9%
NORTH SIDE	8.0%	33.1%	43.9%	15.0%
SOUTH EAST	8.6%	32.3%	48.7%	10.4%
SOUTH SIDE	6.9%	34.9%	48.1%	10.1%
SOUTH WEST	7.2%	32.9%	50.0%	10.0%
WEST SIDE	8.7%	37.0%	45.4%	8.9%
CITY INSIDE 410	8.8%	34.4%	45.1%	11.6%
SOUTH SECTOR	4.5%	27.8%	53.6%	14.1%
TARGET TRACTS	11.5%	41.7%	39.1%	7.7%
INNER CITY MKT AREA	9.2%	35.2%	45.8%	9.9%
BEXAR COUNTY TOT	7.5%	31.3%	43.2%	18.0%

Source: U.S. Bureau of the Census, 1990

Table 15

HOUSING UNITS LACKING PLUMBING FACILITIES BY UNITS IN STRUCTURE

Sector	Total Hsg Units	Total Lacking	Single Fam Lacking	2-4 units Lacking	5-9 Units Lacking	10-19 Units Lacking	20-49 units Lacking	50+units Lacking	Mobile Hm Lacking	Other Lacking
CENTRAL	15781	200	146	4	0	16	0	22	0	12
EAST SIDE	21806	328	302	0	0	6	12	8	0	0
NORTH SIDE	73019	360	176	22	24	23	5	110	0	0
SOUTH EAST	22254	86	39	0	21	7	13	0	0	6
SOUTH SIDE	27879	239	171	10	9	11	6	13	3	16
SOUTH WEST	21963	191	153	7	20	0	0	0	10	1
WEST SIDE	39533	647	551	21	12	5	15	0	0	43
CITY INSIDE 410	222235	2051	1538	64	86	68	51	153	13	78
SOUTH	3735	140	127	0	0	0	0	0	13	0
TARGET TRACTS	49418	906	784	25	9	18	27	22	0	21
INNER CITY MKT ARE	149216	1691	1362	42	62	45	46	43	13	78
BEXAR COUNTY TOT	446706	5371	3919	154	221	136	102	317	284	238

PERCENT LACKING PLUMBING FACILITIES BY UNITS IN STRUCTURE: 1990

Sector	Total Hsg Units	Total Lacking	Single Fam Lacking	2-4 units Lacking	5-9 Units Lacking	10-19 Units Lacking	20-49 units Lacking	50+units Lacking	Mobile Hm Lacking	Other Lacking
CENTRAL	15781	1.27%	0.93%	0.03%	0.00%	0.10%	0.00%	0.14%	0.00%	0.08%
EAST SIDE	21806	1.50%	1.38%	0.00%	0.00%	0.03%	0.06%	0.04%	0.00%	0.00%
NORTH SIDE	73019	0.49%	0.24%	0.03%	0.03%	0.03%	0.01%	0.15%	0.00%	0.00%
SOUTH EAST	22254	0.39%	0.18%	0.00%	0.09%	0.03%	0.06%	0.00%	0.00%	0.03%
SOUTH SIDE	27879	0.86%	0.61%	0.04%	0.03%	0.04%	0.02%	0.05%	0.01%	0.06%
SOUTH WEST	21963	0.87%	0.70%	0.03%	0.09%	0.00%	0.00%	0.00%	0.05%	0.00%
WEST SIDE	39533	1.64%	1.39%	0.05%	0.03%	0.01%	0.04%	0.00%	0.00%	0.11%
CITY INSIDE 410	222235	0.92%	0.69%	0.03%	0.04%	0.03%	0.02%	0.07%	0.01%	0.04%
SOUTH	3735	3.75%	3.40%	0.00%	0.00%	0.00%	0.00%	0.00%	0.35%	0.00%
TARGET TRACTS	49418	1.83%	1.59%	0.05%	0.02%	0.04%	0.05%	0.04%	0.00%	0.04%
INNER CITY MKT ARE	149216	1.13%	0.91%	0.03%	0.04%	0.03%	0.03%	0.03%	0.01%	0.05%
BEXAR COUNTY TOT	446706	1.20%	0.88%	0.03%	0.05%	0.03%	0.02%	0.07%	0.06%	0.05%

Source: U.S. Bureau of the Census, 1990

Table 16

SINGLE FAMILY HOUSING UNITS BY YEAR BUILT: 1999

Year Built	SA Inside Loop 410	Inner City Mkt Area	Central	EastSide	SouthEast	SouthSide	SouthWest	WestSide	NorthSide	South
Year Unknown	605	544	40	65	43	135	80	180	61	135
Before 1940	31589	24509	5689	4601	3469	3768	1374	5608	7081	137
1940-1949	32900	22419	919	2446	3443	5489	2959	7163	10481	238
1950-1959	45439	29119	248	4665	6010	6973	2974	8249	16320	299
1960-1969	24060	18185	69	3845	1401	3228	4213	5429	5876	631
1970-1979	11896	9174	22	586	505	1735	3771	2556	2722	563
1980-1989	5946	4966	233	309	642	486	1361	1937	980	523
1990-1996	1429	1123	120	122	86	173	207	416	306	202
1997-1998	1298	1080	157	107	183	119	197	316	217	4
1999 Tot SF	155163	111119	7498	16744	15782	22106	17136	31853	44044	2733

1997&98 estimates from new single family building permits and residential demolitions

OWNER-OCCUPIED SINGLE FAMILY HOUSING UNITS BY YEAR BUILT

Year Built	SA Inside Loop 410	Inner City Mkt Area	Central	EastSide	SouthEast	SouthSide	SouthWest	WestSide	NorthSide	South
Year Unknown	23	22	16	1	0	3	1	1	1	8
Before 1940	18974	14137	3289	2366	2300	2330	851	3002	4837	70
1940-1949	20924	13721	487	1367	2317	3431	1928	4190	7203	139
1950-1959	32113	19869	131	3046	4335	4886	2023	5448	12244	184
1960-1969	17578	12816	36	2776	1090	2357	2699	3859	4761	432
1970-1979	7649	5554	8	410	376	1232	1869	1658	2095	421
1980-1989	3745	3044	214	203	443	339	697	1147	701	402
1990-1996	862	631	87	50	45	85	129	234	231	129
1997	521	432	67	26	57	44	115	123	88	2
1998	546	431	32	23	117	55	64	139	115	1
99 Owner SF	102934	70657	4367	10269	11081	14762	10376	19802	32278	1792

1997&98 estimates from new single family building permits and residential demolitions

1997	101867	69794	4268	10220	10906	14663	10197	19539	32074	1790
------	--------	-------	------	-------	-------	-------	-------	-------	-------	------

RENTED AND VACANT SINGLE FAMILY HOUSING UNITS BY YEAR BUILT

Year Built	SA Inside Loop 410	Inner City Mkt Area	Central	EastSide	SouthEast	SouthSide	SouthWest	WestSide	NorthSide	South
Year Unknown	529	476	7	57	39	149	80	144	53	127
Before 1940	9924	7969	730	2002	1025	1606	519	2087	1955	67
1940-1949	10632	7776	129	968	986	2297	1018	2378	2856	99
1950-1959	11985	8446	35	1460	1457	2325	936	2233	3539	115
1960-1969	5924	4962	10	970	267	970	1497	1248	962	200
1970-1979	3995	3452	4	159	111	560	1902	716	543	136
1980-1989	1978	1735	10	95	173	163	663	631	243	122
1990-1996	496	431	11	64	36	98	77	145	65	73
1997-1998	0	0	0	0	0	0	0	0	0	0
99 Renter SF	52229	40462	3131	6475	4701	7344	6760	12051	11766	941

Assume 1997 & 1998 new single family construction is owner-occupied.

Source: Bexar Appraisal District Tax Records for 1997; City of San Antonio Building Inspections Dept;
and SA Research Corporation

Table 17

PERCENT OF SINGLE FAMILY HOUSING UNITS BY YEAR BUILT: 1999

Year Built	SA Inside Loop 410	Inner City Mkt Area	Central	EastSide	SouthEast	SouthSide	SouthWest	WestSide	NorthSide	South
Year Unknown	0.4%	0.5%	0.5%	0.4%	0.3%	0.6%	0.5%	0.6%	0.1%	5.0%
Before 1940	20.4%	22.1%	75.9%	27.5%	22.0%	17.0%	8.0%	17.6%	16.1%	5.0%
1940-1949	21.2%	20.2%	12.3%	14.6%	21.8%	24.8%	17.3%	22.5%	23.8%	8.7%
1950-1959	29.3%	26.2%	3.3%	27.9%	38.1%	31.5%	17.4%	25.9%	37.1%	10.9%
1960-1969	15.5%	16.4%	0.9%	23.0%	8.9%	14.6%	24.6%	17.0%	13.3%	23.1%
1970-1979	7.7%	8.3%	0.3%	3.5%	3.2%	7.8%	22.0%	8.0%	6.2%	20.6%
1980-1989	3.8%	4.5%	3.1%	1.8%	4.1%	2.2%	7.9%	6.1%	2.2%	19.2%
1990-1996	0.9%	1.0%	1.6%	0.7%	0.5%	0.8%	1.2%	1.3%	0.7%	7.4%
1997-1998	0.8%	1.0%	2.1%	0.6%	1.2%	0.5%	1.2%	1.0%	0.5%	0.2%
1999 Tot SF	155163	111119	7498	16744	15782	22106	17136	31853	44044	2733

PERCENT OWNER-OCCUPIED SINGLE FAMILY HOUSING UNITS BY YEAR BUILT

Year Built	SA Inside Loop 410	Inner City Mkt Area	Central	EastSide	SouthEast	SouthSide	SouthWest	WestSide	NorthSide	South
Year Unknown	0.0%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%
Before 1940	14.1%	14.4%	75.3%	23.0%	20.8%	15.8%	8.2%	15.2%	15.0%	3.9%
1940-1949	17.6%	16.7%	11.2%	13.3%	20.9%	23.2%	18.6%	21.2%	22.3%	7.7%
1950-1959	27.3%	24.6%	3.0%	29.7%	39.1%	33.1%	19.5%	27.5%	37.9%	10.2%
1960-1969	15.0%	15.8%	0.8%	27.0%	9.8%	16.0%	26.0%	19.5%	14.8%	24.1%
1970-1979	6.7%	7.1%	0.2%	4.0%	3.4%	8.3%	18.0%	8.4%	6.5%	23.8%
1980-1989	3.0%	3.5%	4.9%	2.0%	4.0%	2.3%	6.7%	5.8%	2.2%	22.4%
1990-1996	0.7%	0.7%	2.0%	0.5%	0.4%	0.6%	1.2%	1.2%	0.7%	7.2%
1997	0.4%	0.5%	1.5%	0.3%	0.5%	0.3%	1.1%	0.6%	0.3%	0.1%
1998	0.4%	0.5%	0.7%	0.2%	1.1%	0.4%	0.6%	0.7%	0.4%	0.0%
99 Owner SF	102934	70657	4367	10269	11081	14762	10376	19802	32278	1792
Avg%SF Own-	66.3%	63.6%	58.1%	61.0%	70.9%	66.9%	61.1%	62.4%	73.5%	65.4%

PERCENT RENTED AND VACANT SINGLE FAMILY HOUSING UNITS BY YEAR BUILT

Year Built	SA Inside Loop 410	Inner City Mkt Area	Central	EastSide	SouthEast	SouthSide	SouthWest	WestSide	NorthSide	South
Year Unknown	1.1%	1.3%	0.2%	0.9%	0.8%	2.0%	1.2%	1.2%	0.5%	13.5%
Before 1940	21.1%	22.6%	23.3%	30.9%	21.8%	21.9%	7.7%	17.3%	16.6%	7.1%
1940-1949	22.6%	22.0%	4.1%	14.9%	21.0%	31.3%	15.1%	19.7%	24.3%	10.6%
1950-1959	25.4%	23.9%	1.1%	22.5%	31.0%	31.7%	13.8%	18.5%	30.1%	12.2%
1960-1969	12.6%	14.1%	0.3%	15.0%	5.7%	13.2%	22.1%	10.4%	8.2%	21.2%
1970-1979	8.5%	9.8%	0.1%	2.5%	2.4%	7.6%	28.1%	5.9%	4.6%	14.5%
1980-1989	4.2%	4.9%	0.3%	1.5%	3.7%	2.2%	9.8%	5.2%	2.1%	13.0%
1990-1996	1.1%	1.2%	0.4%	1.0%	0.8%	1.3%	1.1%	1.2%	0.6%	7.8%
1997-1998	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
99 Renter SF	52229	40462	3131	6475	4701	7344	6760	12051	11766	941

Source: Bexar Appraisal District Tax Records for 1997; City of San Antonio Building Inspections Dept;
and SA Research Corporation

Table 18

PERCENT OF SINGLE FAMILY HOUSING UNITS BY SIZE: 1997

Square Feet	SA Inside Inner City		Central	EastSide	SouthEast	SouthSide	SouthWest	WestSide	NorthSide	South
	Loop 410	Mkt Area								
Size not available	0.4%	0.5%	0.3%	0.4%	0.3%	0.6%	0.5%	0.6%	0.1%	5.0%
Less than 500	1.1%	1.5%	0.3%	1.0%	0.3%	1.4%	0.9%	3.6%	0.1%	3.1%
500 - 749	9.2%	11.6%	5.2%	11.6%	5.2%	13.1%	7.7%	20.1%	2.3%	8.4%
750 - 999	27.7%	32.1%	26.2%	28.3%	26.2%	33.7%	38.1%	35.3%	15.0%	18.8%
1000 - 1249	27.1%	27.5%	31.2%	27.6%	31.2%	26.0%	30.3%	22.8%	26.1%	19.8%
1250 - 1499	17.0%	15.3%	20.3%	17.7%	20.3%	14.4%	14.2%	10.1%	21.9%	16.8%
1500 - 1999	12.5%	9.2%	13.4%	10.7%	13.4%	8.3%	6.9%	6.1%	21.7%	18.6%
2000 - 2499	3.1%	1.7%	2.4%	1.9%	2.4%	1.7%	1.2%	1.0%	7.0%	6.8%
2500 and over	1.9%	0.6%	0.7%	0.7%	0.7%	0.7%	0.3%	0.4%	5.6%	2.7%
Tot 1997 SFHUs	154055	110216	7399	16695	15607	22007	16917	31590	43840	2731
Median House Siz	1106		1144	1078	1144	1011	1024	1032	1310	1186

PERCENT OF OWNER-OCCUPIED SINGLE FAMILY HOUSING UNITS BY SIZE

Square Feet	SA Inside Inner City		Central	EastSide	SouthEast	SouthSide	SouthWest	WestSide	NorthSide	South
	Loop 410	Mkt Area								
Size not available	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%
Less than 500	0.5%	0.7%	0.1%	0.5%	0.1%	0.7%	0.4%	1.9%	0.1%	1.8%
500 - 749	6.7%	8.8%	3.6%	7.8%	3.6%	9.8%	6.7%	16.3%	1.5%	6.3%
750 - 999	24.6%	29.6%	23.6%	25.4%	23.6%	32.2%	32.7%	34.8%	12.0%	16.9%
1000 - 1249	27.8%	29.1%	31.5%	29.0%	31.5%	28.1%	31.7%	25.3%	24.5%	21.1%
1250 - 1499	19.2%	17.8%	22.2%	20.4%	22.2%	16.3%	17.4%	12.4%	22.9%	19.3%
1500 - 1999	14.9%	11.2%	15.3%	13.6%	15.3%	9.8%	9.0%	7.6%	24.3%	22.5%
2000 - 2499	3.9%	2.1%	2.9%	2.5%	2.9%	2.2%	1.6%	1.2%	8.3%	8.4%
2500 and over	2.4%	0.7%	0.8%	0.8%	0.8%	0.9%	0.4%	0.4%	6.6%	3.3%
Tot 97 Owner-Occ	101867	69794	4268	10220	10906	14663	10197	19539	32074	1790
Median House Siz	1163		1180	1141	1180	1065	1079	1063	1372	1291
Tot % SF Own(sq.	66.1%	63.3%	57.7%	61.2%	69.9%	66.6%	60.3%	61.9%	73.2%	65.5%

PERCENT OF RENTER-OCCUPIED AND VACANT SINGLE FAMILY HOUSING UNITS BY SIZE

Square Feet	SA Inside Inner City		Central	EastSide	SouthEast	SouthSide	SouthWest	WestSide	NorthSide	South
	Loop 410	Mkt Area								
Size not available	1.2%	1.3%	1.0%	1.0%	0.9%	1.8%	1.2%	1.5%	0.5%	17.0%
Less than 500	2.4%	2.9%	0.8%	1.9%	0.8%	3.0%	1.5%	6.3%	0.3%	6.8%
500 - 749	14.4%	16.9%	9.0%	17.5%	8.9%	19.8%	9.1%	26.4%	4.8%	15.5%
750 - 999	34.1%	36.9%	32.7%	32.9%	33.5%	36.7%	46.4%	36.2%	23.5%	2.9%
1000 - 1249	25.8%	24.5%	30.3%	25.5%	30.0%	21.9%	28.1%	18.7%	30.6%	21.8%
1250 - 1499	12.6%	10.8%	15.8%	13.5%	15.6%	10.5%	9.3%	6.2%	19.2%	15.3%
1500 - 1999	7.4%	5.5%	8.7%	6.2%	8.6%	5.2%	3.6%	3.8%	14.8%	14.1%
2000 - 2499	1.4%	0.8%	1.2%	1.0%	1.2%	0.8%	0.6%	0.6%	3.5%	4.6%
2500 and over	0.8%	0.3%	0.4%	0.5%	0.4%	0.4%	0.1%	0.3%	2.8%	2.0%
Tot 97 Renter-Occ	52229	39290	3131	6475	4701	7344	6720	12051	11766	941
Median House Siz	1061	950	1054	1041	1049	1041	1089	961	1171	1090

Source: Bexar Appraisal District Tax Records for 1997

Table 19

PERCENT VALUATION OF SINGLE FAMILY HOUSING UNITS BY SECTOR: 1997

Value Range	SA Inside Loop 410	Inner City Mkt Area	Central	EastSide	SouthEast	SouthSide	SouthWest	WestSide	NorthSide	South
Less than \$10,000	1.9%	2.6%	6.8%	1.6%	0.9%	1.1%	1.1%	4.7%	0.1%	9.7%
\$10,000 to \$14,999	3.9%	5.4%	8.6%	2.5%	1.0%	4.2%	3.2%	10.2%	0.3%	7.5%
\$15,000 to \$19,999	7.0%	9.5%	13.6%	9.4%	2.2%	9.7%	5.9%	14.1%	0.6%	6.0%
\$20,000 to \$24,999	10.6%	14.1%	17.2%	17.5%	4.2%	17.4%	11.1%	15.8%	1.8%	6.2%
\$25,000 to \$29,999	14.5%	17.8%	15.2%	19.4%	11.0%	18.5%	22.9%	17.6%	6.1%	5.8%
\$30,000 to \$34,999	14.9%	17.1%	12.3%	13.8%	21.2%	16.3%	25.8%	13.8%	9.4%	9.4%
\$35,000 to \$39,999	12.7%	13.4%	9.2%	10.7%	20.4%	14.5%	15.8%	10.3%	10.9%	9.0%
\$40,000 to \$49,999	15.3%	12.9%	7.7%	15.0%	26.4%	13.0%	10.3%	7.6%	21.4%	12.7%
\$50,000 to \$59,999	7.6%	4.4%	2.7%	6.5%	7.7%	3.0%	2.7%	3.8%	15.6%	12.5%
\$60,000 to \$69,999	4.0%	1.6%	1.4%	2.4%	2.9%	1.2%	0.8%	1.5%	9.8%	6.3%
\$70,000 and over	7.8%	1.3%	5.3%	1.1%	2.3%	1.1%	0.4%	0.6%	24.0%	14.8%
1997 SFHUs	154055.4	110215.6827	7399	16695	15607	22007	16917	31590	43840	2731
MEDIAN VALUE	\$34,188	\$30,470	\$26,100	\$29,800	\$38,617	\$29,700	\$31,200	\$24,600	\$49,600	\$37,700
MEAN VALUE	\$37,533	\$31,631	\$35,972	\$32,597	\$37,200	\$31,160	\$31,358	\$26,649	\$62,531	\$43,004

PERCENT VALUATION OF OWNER-OCCUPIED SINGLE FAMILY HOUSING UNITS BY SECTOR

Value Range	SA Inside Loop 410	Inner City Mkt Area	Central	EastSide	SouthEast	SouthSide	SouthWest	WestSide	NorthSide	South
Less than \$10,000	0.4%	0.6%	3.2%	0.3%	0.2%	0.3%	0.2%	2.0%	0.0%	4.1%
\$10,000 to \$14,999	1.8%	2.4%	5.0%	1.1%	0.5%	2.4%	1.6%	7.3%	0.1%	5.3%
\$15,000 to \$19,999	4.3%	5.7%	9.0%	5.9%	1.4%	7.6%	4.6%	12.6%	0.3%	5.2%
\$20,000 to \$24,999	7.8%	10.1%	16.5%	14.4%	3.1%	15.9%	10.3%	15.8%	1.1%	6.0%
\$25,000 to \$29,999	11.4%	13.9%	15.9%	18.9%	8.9%	18.9%	20.0%	18.7%	4.7%	6.1%
\$30,000 to \$34,999	12.9%	14.7%	14.9%	14.6%	20.3%	17.5%	26.3%	15.4%	8.0%	8.1%
\$35,000 to \$39,999	11.8%	12.5%	12.2%	12.1%	21.3%	16.2%	18.8%	11.9%	9.7%	9.7%
\$40,000 to \$49,999	29.8%	32.9%	9.3%	18.8%	29.1%	14.8%	13.0%	9.0%	21.1%	14.5%
\$50,000 to \$59,999	7.5%	4.3%	3.8%	8.7%	8.9%	3.6%	3.6%	4.7%	16.3%	14.8%
\$60,000 to \$69,999	4.1%	1.7%	1.9%	3.4%	3.6%	1.4%	1.1%	1.9%	10.8%	7.6%
\$70,000 and over	8.2%	1.2%	8.2%	1.8%	2.6%	1.4%	0.5%	0.8%	27.8%	18.6%
Tot 97 Owner-Occ S	101867	69794	4268	10220	10906	14663	10197	19539	32074	1790
MEDIAN VALUE	\$39,820	\$31,032	\$30,000	\$34,700	\$42,907	\$31,400	\$32,700	\$26,400	\$52,700	\$43,200
MEAN VALUE	\$41,066	\$36,094	\$44,574	\$35,605	\$38,600	\$32,899	\$33,165	\$28,664	\$66,650	\$48,570
Tot % SF Own (Valu)	66.1%	63.3%	57.7%	61.2%	69.9%	66.6%	60.3%	61.9%	73.2%	65.5%

PERCENT VALUATION OF RENTED AND VACANT SINGLE FAMILY HOUSING UNITS BY SECTOR

Value Range	SA Inside Loop 410	Inner City Mkt Area	Central	EastSide	SouthEast	SouthSide	SouthWest	WestSide	NorthSide	South
Less than \$10,000	3.3%	4.3%	10.8%	3.7%	2.3%	2.9%	2.5%	9.3%	0.4%	20.3%
\$10,000 to \$14,999	5.8%	7.5%	12.7%	4.8%	2.2%	7.9%	5.8%	15.0%	0.7%	11.7%
\$15,000 to \$19,999	8.8%	11.3%	18.8%	14.8%	4.0%	14.1%	7.8%	16.6%	1.3%	7.4%
\$20,000 to \$24,999	11.8%	14.6%	18.1%	22.4%	6.7%	20.4%	12.4%	15.8%	3.9%	6.7%
\$25,000 to \$29,999	14.9%	17.2%	14.4%	20.2%	16.0%	17.7%	27.4%	15.6%	10.1%	5.4%
\$30,000 to \$34,999	13.4%	14.4%	9.3%	12.4%	23.5%	13.7%	25.1%	11.2%	13.2%	11.9%
\$35,000 to \$39,999	9.8%	9.3%	5.9%	8.4%	18.1%	11.1%	11.3%	7.6%	14.1%	7.8%
\$40,000 to \$49,999	10.2%	7.7%	5.8%	8.9%	19.8%	9.2%	5.9%	5.3%	22.3%	9.2%
\$50,000 to \$59,999	4.3%	2.2%	1.5%	3.2%	4.7%	1.7%	1.3%	2.4%	13.7%	8.3%
\$60,000 to \$69,999	1.9%	0.7%	0.7%	0.9%	1.1%	0.6%	0.3%	0.8%	7.0%	3.8%
\$70,000 and over	3.0%	0.5%	2.0%	0.3%	1.4%	0.5%	0.2%	0.4%	13.3%	7.5%
Tot 97 Renter-Occ S	52229	39290	3131	6475	4701	7344	6720	12051	11766	941
MEDIAN VALUE	\$24,648	\$27,044	\$21,800	\$27,700	\$34,562	\$26,000	\$28,600	\$22,000	\$42,400	\$25,800
MEAN VALUE	\$31,848	\$27,743	\$26,021	\$27,884	\$33,820	\$27,574	\$28,528	\$22,956	\$51,107	\$32,469

Source: Bexar Appraisal District Tax Records for 1997

Table 20

VALUATION OF SINGLE FAMILY HOUSING UNITS BY SECTOR: 1997

Value Range	SA Inside Loop 410	Inner City Mkt Area	Central	EastSide	SouthEast	SouthSide	SouthWest	WestSide	NorthSide	South
Less than \$10,000	2880	2832	500	270	133	252	189	1488	48	265
\$10,000 to \$14,999	6025	5913	636	421	157	928	547	3225	113	204
\$15,000 to \$19,999	10739	10495	1003	1571	344	2140	993	4444	243	164
\$20,000 to \$24,999	16367	15556	1275	2928	653	3826	1878	4996	811	170
\$25,000 to \$29,999	22266	19580	1125	3247	1716	4069	3877	5546	2686	159
\$30,000 to \$34,999	22964	18841	912	2296	3316	3584	4365	4368	4123	257
\$35,000 to \$39,999	19543	14761	684	1780	3177	3197	2678	3245	4781	247
\$40,000 to \$49,999	23556	14164	566	2498	4116	2855	1734	2395	9392	346
\$50,000 to \$59,999	11660	4810	202	1093	1195	653	457	1210	6850	343
\$60,000 to \$69,999	6099	1809	103	405	445	253	132	471	4290	172
\$70,000 and over	11958	1454	393	187	355	252	65	203	10504	403
TOTAL SF UNITS	154055	110216	7399	16695	15607	22007	16917	31590	43840	2731
MEDIAN VALUE	\$34,188	\$30,470	\$26,100	\$29,800	\$38,617	\$29,700	\$31,200	\$24,600	\$49,600	\$37,700
MEAN VALUE	\$37,533	\$31,631	\$35,972	\$32,597	\$37,200	\$31,160	\$31,358	\$26,649	\$62,531	\$43,004
1997 SFHUs	154055	110216	7399	16695	15607	22007	16917	31590	43840	2731

VALUATION OF OWNER-OCCUPIED SINGLE FAMILY HOUSING UNITS BY SECTOR

Value Range	SA Inside Loop 410	Inner City Mkt Area	Central	EastSide	SouthEast	SouthSide	SouthWest	WestSide	NorthSide	South
Less than \$10,000	642	640	139	31	26	37	24	382	2	73
\$10,000 to \$14,999	2345	2313	214	109	54	351	164	1422	32	94
\$15,000 to \$19,999	5276	5183	384	604	158	1109	473	2455	93	94
\$20,000 to \$24,999	9349	8990	705	1469	341	2328	1050	3095	359	107
\$25,000 to \$29,999	13557	12049	678	1932	973	2767	2043	3657	1508	108
\$30,000 to \$34,999	15177	12604	638	1491	2217	2572	2677	3009	2573	145
\$35,000 to \$39,999	13813	10687	519	1238	2322	2377	1913	2318	3127	174
\$40,000 to \$49,999	17517	10751	396	1925	3173	2176	1327	1753	6766	260
\$50,000 to \$59,999	9064	3827	162	884	966	527	370	918	5237	264
\$60,000 to \$69,999	4968	1506	83	349	387	207	108	371	3462	137
\$70,000 and over	10159	1243	349	187	289	212	49	158	8916	333
TOTAL SF UNITS	101867	69794	4268	10220	10906	14663	10197	19539	32074	1790
MEDIAN VALUE	\$39,820	\$31,032	\$30,000	\$34,700	\$42,907	\$31,400	\$32,700	\$26,400	\$52,700	\$43,200
MEAN VALUE	\$41,066	\$36,094	\$44,574	\$35,605	\$38,600	\$32,899	\$33,165	\$28,664	\$66,650	\$48,570

VALUATION OF RENTED AND VACANT SINGLE FAMILY HOUSING UNITS BY SECTOR

Value Range	SA Inside Loop 410	Inner City Mkt Area	Central	EastSide	SouthEast	SouthSide	SouthWest	WestSide	NorthSide	South
Less than \$10,000	1743	1703	101	212	96	240	167	887	40	722
\$10,000 to \$14,999	3032	2961	119	276	92	645	387	1442	71	415
\$15,000 to \$19,999	4589	4457	176	857	165	1151	522	1586	132	265
\$20,000 to \$24,999	6142	5746	169	1294	276	1669	827	1511	396	237
\$25,000 to \$29,999	7772	6742	135	1168	657	1447	1836	1499	1030	192
\$30,000 to \$34,999	6995	5643	87	716	961	1123	1680	1076	1352	423
\$35,000 to \$39,999	5115	3673	55	483	741	909	753	732	1442	277
\$40,000 to \$49,999	5310	3029	54	512	809	751	397	506	2281	328
\$50,000 to \$59,999	2245	848	14	187	194	139	84	230	1397	296
\$60,000 to \$69,999	970	256	7	50	47	51	23	78	714	135
\$70,000 and over	1549	189	19	20	56	43	16	35	1360	268
TOTAL SF UNITS	52229	39290	3131	6475	4701	7344	6720	12051	11766	941
MEDIAN VALUE	\$24,648	\$27,044	\$21,800	\$27,700	\$34,562	\$26,000	\$28,600	\$22,000	\$42,400	\$25,800
MEAN VALUE	\$31,848	\$27,743	\$26,021	\$27,884	\$33,820	\$27,574	\$28,528	\$22,956	\$51,107	\$32,469

Source: Bexar Appraisal District Tax Records for 1997

Table 21

PERCENT SINGLE FAMILY HOUSING UNITS BY LOT SIZE: 1997

Lot Size (sq. ft.)	SA Inside Inner City		Central	EastSide	SouthEast	SouthSide	SouthWest	WestSide	NorthSide	South
	Loop 410	Mkt Area								
Lot Size not available	6.8%	2.2%	3.5%	2.7%	2.1%	3.0%	1.3%	1.7%	18.5%	52.2%
Less than 5,000	14.0%	14.4%	41.9%	12.3%	7.4%	10.1%	10.0%	24.5%	12.8%	3.1%
5,000 - 5,999	8.6%	10.6%	9.3%	8.5%	5.5%	9.2%	7.0%	18.6%	3.4%	2.2%
6,000 - 6,999	22.5%	24.2%	10.9%	22.4%	24.6%	24.2%	31.5%	21.3%	17.9%	7.5%
7,000 - 7,999	19.5%	21.6%	9.9%	22.3%	35.9%	21.7%	23.0%	13.3%	14.1%	7.9%
8,000 - 8,999	9.6%	9.2%	10.0%	12.4%	10.5%	7.8%	7.5%	9.1%	10.5%	4.3%
9,000 - 9,999	6.7%	6.1%	6.3%	6.3%	5.4%	6.1%	9.3%	4.3%	8.1%	6.6%
10,000 - 14,999	8.0%	7.1%	6.0%	7.1%	6.0%	10.2%	8.0%	4.1%	10.5%	8.8%
15,000 - 19,999	1.9%	1.6%	1.0%	2.2%	1.0%	2.7%	0.9%	1.1%	2.5%	2.4%
20,000 - 24,999	1.2%	1.3%	0.8%	1.3%	0.9%	2.2%	0.6%	1.1%	0.8%	1.8%
25,000 and over	1.4%	1.6%	0.3%	2.6%	0.8%	2.6%	0.9%	0.9%	0.9%	3.4%
Tot 1997 SFHUs	154055.4	110215.7	7399	16695	15607	22007	16917	31590	43840	2731

PERCENT OWNER-OCCUPIED SINGLE FAMILY HOUSING UNITS BY LOT SIZE

Lot Size (sq. ft.)	SA Inside Inner City		Central	EastSide	SouthEast	SouthSide	SouthWest	WestSide	NorthSide	South
	Loop 410	Mkt Area								
Lot Size not available	7.5%	2.2%	3.6%	2.9%	2.1%	3.0%	1.3%	1.8%	19.3%	52.8%
Less than 5,000	12.3%	12.1%	37.6%	9.7%	7.4%	9.2%	7.6%	20.5%	12.9%	2.8%
5,000 - 5,999	7.8%	9.9%	9.4%	7.4%	5.0%	8.6%	6.0%	18.4%	3.0%	1.9%
6,000 - 6,999	22.0%	24.7%	11.0%	20.6%	24.1%	25.0%	33.8%	22.1%	15.9%	7.7%
7,000 - 7,999	19.4%	22.1%	11.2%	22.4%	35.2%	22.0%	22.6%	14.3%	13.4%	8.2%
8,000 - 8,999	10.0%	9.8%	10.9%	14.2%	11.1%	8.0%	7.5%	9.9%	10.5%	4.5%
9,000 - 9,999	7.3%	6.6%	5.8%	7.2%	6.1%	6.2%	9.8%	4.8%	8.7%	5.9%
10,000 - 14,999	8.8%	7.7%	7.3%	8.2%	6.4%	10.4%	8.8%	4.5%	11.5%	8.8%
15,000 - 19,999	2.1%	1.7%	1.4%	2.6%	1.0%	2.7%	1.0%	1.2%	2.9%	2.5%
20,000 - 24,999	1.2%	1.4%	1.1%	1.5%	0.9%	2.1%	0.6%	1.4%	0.9%	1.7%
25,000 and over	1.5%	1.7%	0.6%	3.2%	0.8%	2.7%	1.0%	1.0%	1.1%	3.2%
Tot 97 Owner-Occ SF	101867	69794	4268	10220	10906	14663	10197	19539	32074	1790

PERCENT RENTED AND VACANT SINGLE FAMILY HOUSING UNITS BY LOT SIZE

Lot Size (sq. ft.)	SA Inside Inner City		Central	EastSide	SouthEast	SouthSide	SouthWest	WestSide	NorthSide	South
	Loop 410	Mkt Area								
Lot Size not available	5.3%	2.2%	3.4%	2.5%	2.1%	3.1%	1.4%	1.6%	16.1%	51.0%
Less than 5,000	17.3%	18.6%	46.8%	16.2%	7.6%	12.1%	13.7%	31.1%	12.5%	3.7%
5,000 - 5,999	10.3%	12.0%	9.3%	10.3%	6.9%	10.4%	8.7%	19.0%	4.5%	2.6%
6,000 - 6,999	23.5%	23.4%	10.8%	25.2%	25.6%	22.8%	27.9%	19.9%	23.7%	7.1%
7,000 - 7,999	19.7%	20.7%	8.3%	22.1%	37.5%	21.1%	23.6%	11.5%	16.1%	7.2%
8,000 - 8,999	8.6%	8.1%	9.0%	9.5%	8.9%	7.5%	7.6%	7.6%	10.4%	4.0%
9,000 - 9,999	5.5%	5.3%	6.8%	4.7%	3.5%	5.9%	8.4%	3.5%	6.2%	7.8%
10,000 - 14,999	6.4%	6.0%	4.4%	5.4%	5.2%	9.8%	6.8%	3.3%	7.6%	8.7%
15,000 - 19,999	1.4%	1.3%	0.6%	1.4%	1.0%	2.5%	0.6%	1.0%	1.5%	2.2%
20,000 - 24,999	1.1%	1.2%	0.5%	1.1%	0.9%	2.6%	0.6%	0.7%	0.7%	2.0%
25,000 and over	1.1%	1.3%	0.0%	1.6%	0.8%	2.4%	0.7%	0.8%	0.6%	3.7%
Tot 97 Renter-Occ SF	52229	39290	3131	6475	4701	7344	6720	12051	11766	941

Table 22

**SINGLE FAMILY HOUSING PERMITS IN SAN ANTONIO AND INNER CITY SECTORS
1996-1999**

Sector	1996	1997	1998	1996-98 Tot	1&2Q 1999
CENTRAL	8	29	10	47	20
EAST SIDE	69	51	44	164	21
NORTH SIDE	100	83	107	290	55
SOUTH EAST	40	50	111	201	56
SOUTH SIDE	51	60	77	188	31
SOUTH WEST	85	193	75	353	47
WEST SIDE	110	120	132	362	55
CITY INSIDE LOOP 410	463	586	556	1605	285
SOUTH	35	20	5	60	11
TARGET TRACTS	115	211	81	407	52
INNER CITY MKT AREA	363	503	449	1315	230
CITY OF SAN ANTONIO	4851	5040	5489	15380	2874

Source: City of San Antonio Building Inspections Department

Table 23

SINGLE FAMILY HOUSING PRODUCTION IN SAN ANTONIO'S INNER CITY SECTORS: 1990-1998

Sector	1990	1991	1992	1993	1994	1995	1996	1997	1998	1990-98	1994-98
CENTRAL	10	14	8	86	32	11	16	27	24	219	110
EAST SIDE	21	35	35	40	53	49	83	66	79	431	330
NORTH SIDE	89	86	68	83	94	101	90	90	103	765	478
SOUTH EAST	24	27	24	80	27	42	44	59	104	392	276
SOUTH SIDE	37	41	37	70	45	57	59	56	96	462	313
SOUTH WEST	48	44	37	33	27	44	37	128	121	473	357
WEST SIDE	61	83	73	35	85	101	104	114	148	748	552
INNER CITY	290	330	282	427	363	405	433	540	675	3490	2416
SOUTH SECTOR	34	38	37	145	41	60	72	83	55	565	311
TARGET TRACTS	82	114	105	85	146	122	150	159	120	1064	697
INNER CITY MKT AR	201	244	214	344	269	304	343	450	572	2725	1938
BEXAR COUNTY	2664	2791	4086	5797	6795	6703	6603	6837	7342	48022	34280

TOTAL HOUSING PRODUCTION IN SAN ANTONIO'S INNER CITY SECTORS: 1990-1998

Sector	1990	1991	1992	1993	1994	1995	1996	1997	1998	1990-98	1994-98
CENTRAL	11	18	8	91	35	11	16	27	24	241	113
EAST SIDE	24	42	36	43	57	97	108	71	79	557	412
NORTH SIDE	89	88	68	85	462	475	105	110	112	1594	1264
SOUTH EAST	31	29	24	89	45	42	49	62	121	492	319
SOUTH SIDE	39	43	54	70	47	57	64	56	100	530	324
SOUTH WEST	49	44	41	36	27	44	37	129	121	528	358
WEST SIDE	63	87	77	40	87	101	105	114	171	845	578
INNER CITY	306	351	308	454	760	827	484	569	728	4787	3368
SOUTH SECTOR	41	41	40	158	45	60	76	91	90	642	362
TARGET TRACTS	84	125	115	89	147	170	152	164	105	1151	738
INNER CITY MKT AR	217	263	240	369	298	352	379	459	616	3193	2104
BEXAR COUNTY	2718	2894	4130	5863	8230	9959	8200	8876	8558	57832	43823

SINGLE FAMILY AS A PERCENT OF TOTAL HOUSING PRODUCTION: 1990-1998

Sector	1990	1991	1992	1993	1994	1995	1996	1997	1998	1990-98	1994-98
CENTRAL	90.9%	77.8%	100.0%	94.5%	91.4%	100.0%	100.0%	100.0%	100.4%	90.9%	97.4%
EAST SIDE	87.5%	83.3%	97.2%	93.0%	93.0%	50.5%	76.9%	93.0%	99.7%	77.4%	80.0%
NORTH SIDE	100.0%	97.7%	100.0%	97.6%	20.3%	21.3%	85.7%	81.8%	91.8%	48.0%	37.8%
SOUTH EAST	77.4%	93.1%	100.0%	89.9%	60.0%	100.0%	89.8%	95.2%	86.3%	79.7%	86.7%
SOUTH SIDE	94.9%	95.3%	68.5%	100.0%	95.7%	100.0%	92.2%	100.0%	96.0%	87.2%	96.6%
SOUTH WEST	98.0%	100.0%	90.2%	91.7%	100.0%	100.0%	100.0%	99.2%	99.6%	89.6%	99.6%
WEST SIDE	96.8%	95.4%	94.8%	87.5%	97.7%	100.0%	99.0%	100.0%	86.5%	88.5%	95.5%
INNER CITY	94.8%	94.0%	91.6%	94.1%	47.8%	49.0%	89.5%	94.9%	92.7%	72.9%	71.7%
SOUTH SECTOR	82.9%	92.7%	92.5%	91.8%	91.1%	100.0%	94.7%	91.2%	61.1%	88.0%	85.9%
TARGET TRACTS	97.6%	91.2%	91.3%	95.5%	99.3%	71.8%	98.7%	97.0%	114.3%	92.4%	94.4%
INNER CITY MKT AR	92.6%	92.8%	89.2%	93.2%	90.3%	86.4%	90.5%	98.0%	92.8%	85.3%	92.1%
BEXAR COUNTY	98.0%	96.4%	98.9%	98.9%	82.6%	67.3%	80.5%	77.0%	85.8%	83.0%	78.2%

Table 24

NEW HOUSING BUILT WITH HOUSING ASSISTANCE PROGRAMS
By Major Not-for-Profit and Public Sector Organizations

Organization	1994	1995	1996	1997	1998	94-99 Tot	1&2Qtrs 1999
San Antonio Development Agency							
Completed Units*	52	45	97	70	41	305	n/a
Sold SF Units*	7	5	37	10	7	66	n/a
Units Reconstructed*	45	40	60	60	34	239	n/a
Housing Unit Demolitions*	68	97	66	67	39	337	n/a
Neighborhood Housing Services							
Complete	2	14	40	46	38	166	26
Under Const						16	16
SF Planned						45	45
Sold	2	13	34	44	30	149	26
San Antonio Alternative Housing							
Complete		16	8	15	13	76	24
Under Const						10	10
SF Planned						23	23
Sold		6	8	15	13	66	24
MF Complete						92	92
MF Planned						136	136
Habitat for Humanity							
Complete	16	14	29	19	21	112	13
Under Const						17	17
Sold	16	14	29	19	21	112	13
Our Casas							
Complete						5	5
SF Planned						25	25
Sold						3	3
Avenida Guadalupe							
MF Complete			50			50	
SF Planned						10	10
Kings Court Multi-Family							
Complete		8			8	16	
Under Const				8	8	16	
MF Planned		32	32	16	8	108	20
Managed		8		8	8	24	
San Antonio Totals							
SF Complete	70	89	174	150	113	664	68
SF Under Const						43	43
SF Planned						103	103
SF Sold	25	38	108	88	71	396	66
SF Reconstructed	45	40	60	60	34	239	n/a
MF Complete	0	8	50	0	8	158	92

* Data for Fiscal Year

Source: San Antonio Housing Trust Foundation, Inc.; San Antonio Development Agency; and CHDOs.

Table 24

NEW SINGLE FAMILY HOMES BUILT WITH HOUSING ASSISTANCE PROGRAMS

Organization	1994	1995	1996	1997	1998	94-99 Tot	94-99 Avg	1&2Qtrs 1999
San Antonio Development Agency								
Completed Units*	52	45	97	70	41	305	61	n/a
Sold Single Family Units*	7	5	37	10	7	66	13	n/a
Units Reconstructed*	45	40	60	60	34	239	48	n/a
Housing Unit Demolitions*	68	97	66	67	39	337	67	n/a
Net Change in Housing Stock	-16	-52	31	3	2	-32	-6	n/a
Neighborhood Housing Services								
Complete	2	14	40	46	38	166	30	26
San Antonio Alternative Housing								
Complete		16	8	15	13	76	14	24
Habitat for Humanity								
Complete	16	14	29	19	21	112	20	13
Our Casas								
Complete						5	n/a	5
Totals of Not-for-Profit Organizations								
Single Family Units Built	70	89	174	150	113	664	121	68
Net Single Family Units Added	2	-8	108	83	74	327	59	68
Est Totals of Others	23	36	15	89	76	280	51	
Est Total Single Family Units	93	125	189	239	189	944	172	109
Net Single Family Units Added	25	28	123	172	150	607	110	109

* Data for Fiscal Year

Source: San Antonio Housing Trust Foundation, Inc.; San Antonio Development Agency; CHDOs;
estimates by SA Research Corporation

Table 25

NEW SINGLE FAMILY HOMES BUILT WITH HOUSING ASSISTANCE PROGRAMS

Organization	1994	1995	1996	1997	1998	94-99 Tot	94-99 Avg	1&2Qtrs 1999
San Antonio Development Agency								
Completed Units*	52	45	97	70	41	305	61	n/a
Sold Single Family Units*	7	5	37	10	7	66	13	n/a
Units Reconstructed*	45	40	60	60	34	239	48	n/a
Housing Unit Demolitions*	68	97	66	67	39	337	67	n/a
Net Change in Housing Stock	-16	-52	31	3	2	-32	-6	n/a
Neighborhood Housing Services								
Complete	2	14	40	46	38	166	30	26
San Antonio Alternative Housing								
Complete		16	8	15	13	76	14	24
Habitat for Humanity								
Complete	16	14	29	19	21	112	20	13
Our Casas								
Complete						5	n/a	F
Totals of Not-for-Profit Organizations								
Single Family Units Built	70	89	174	150	113	664	121	68
Net Single Family Units Added	2	-8	108	83	74	327	59	68
Est Totals of Others	23	36	15	89	76	280	51	
Est Total Single Family Units	93	125	189	239	189	944	172	109
Net Single Family Units Added	25	28	123	172	150	607	110	109

* Data for Fiscal Year

Source: San Antonio Housing Trust Foundation, Inc.; San Antonio Development Agency; CHDOs;
estimates by SA Research Corporation

Table 26

HOUSE AND LOT INVENTORY IN AFFORDABLE SUBDIVISIONS IN THE SAN ANTONIO MARKET AREA: July 1999

Subdivision	Sector	Const	Signs	Compl	HUInv	Occ	MDL	Houses	VacLots	Total	Future Lots
Price Range Less than \$60,000		75	0	3	3	286	0	96	314	603	0
Sky Harbor	SW*	11		3	3	204		14	80	287	0
Palo Alto Terrace	SW*	9			0	31		31	221	252	0
Peach Grove	ES*				0	51		51	13	64	0
Scattered Housing/Inner City	MA*	55			55						
SUBTOTAL INNER CITY MARKET AREA		75	0	3	58	286	0	96	314	603	0
Price Range \$60,000 to \$79,999		216	19	51	267	2320	21	2622	896	3518	652
Brentfield U- 27	E	8			8			8	90	98	98
Highland Farms U-1	E	13			13	3		16	85	101	0
Highlands at Woodlake U-6B Ph 1	E	5	0	5	10			10	37	47	94
Meadow Oaks U-3	E	0			0	100		100	27	127	0
Brentfield U- 26	E	7	3	3	10	99		112	17	129	129
Brentfield U-25	E	8	1	1	9	80	4	94	13	107	0
Highlands at Woodlake U-6A	E	2	2	3	5	56	2	65	13	78	0
Woodlake NE U-7E	E				0	24	0	24	6	30	0
Woodlake Park U-2	E	0	0	0	0	119	0	119	5	124	0
Candlewood Park U-9	E	9	0	1	10	45		55	0	55	0
Camelot U-58	E				0	75		75	16	91	0
Candlewood Park U-8	E	1	0	2	3	115	0	118	1	119	0
Ridge Country	NE	3			3			3	17	20	0
Pasadena Heights	NS	4		4	8			8	2	10	28
Stonewood U-1	NE	2	0	0	2	35	3	40	12	52	0
Stonewood U-3	NE	20	1	3	23	26		50	9	59	0
Stonewood U-2	NE	9	2		9	57		68	5	73	0
Kenton Place 4	NW				0			0	82	82	82
Guilbeau Gardens	NW	32	1	1	33	4	2	40	77	117	117
Villages of Kenton Place U-3	NW	25	3	1	26	29	2	60	43	103	0
Wildwood II	NW	0		0	0	198		198	23	221	0
Villas of Oak Creek	NW	6	0	2	8	18	1	27	10	37	0
Ridge Creek U-27	NW	0		0	0	128		128	7	135	0
Emerald Valley U-57	NW	0		0	0	131		131	5	136	0
Westchase	NW	8	3	7	15	61	2	81	0	81	0
Emerald Valley U-48A	NW	1			1	15		16	6	22	0
Lakeside U-22	S				0	2		2	47	49	0
Spring Vistas U-6	W	23			23			23	43	66	132
Spring Vistas U-1	W	0		1	1	44	2	47	13	60	0
Spring Vistas U-3	W	1		0	1	106		107	5	112	0
Spring Vistas U-4	W	13	1	3	16	134		151	4	155	0
Villas of Crown Meadows	W	3	0	4	7	22		29	1	30	0
Crown Meadows West	W	0	1	5	5	21	1	28	73	101	0
Big Country U-4	W	0	0	0	0	301	0	301	10	311	0
Pecan Valley Hts U-2	ES*	4	0	0	4	9		13	39	52	0
Brookside (NuHome)	SE*	1		4	5						
Georgian Place	SE*				0	206		206	9	215	0
Marbach Gardens U-2	WS*	6	0	0	6	19		25	34	59	0
Marbach Gardens	WS*	2	1	1	3	38	2	44	10	54	0
Scattered Housing/Inner City	MA*	12			12						
SUBTOTAL INNER CITY MARKET AREA		25	1	5	30	272	2	288	92	380	0

Table 26

HOUSE AND LOT INVENTORY IN AFFORDABLE SUBDIVISIONS IN THE SAN ANTONIO MARKET AREA: July 1999

Subdivision	Sector	Const	Signs	Compl	HUInv	Occ	MDL	Houses	VacLots	Total	Future Lots
Price Range \$80,000 to \$99,999		353	54	65	423	3141	42	3655	2149	5804	1289
Autumn Run U-1	E	0	0	2	2	162	0	164	98	262	0
Candlewood Park U-12	E	0	0		0	10	0	10	0	10	10
Copperfield U-2	E	14	3	0	14	32	2	51	48	99	0
Fields of Dover U-1	E	38	6	3	41	33		80	17	97	96
Fields of Dover U-1A	E				0		2	2	12	14	0
Fields of Dover U-2	E				0			0	0	0	119
Northampton U-1	E	0	0	0	0	297	0	297	17	314	0
Northampton U-3A	E	3	1	1	4	91		96	4	100	0
Northampton U-4	E	0	1	1	1	65		67	20	87	0
Northampton U-5	E	14	0	1	15	42	3	60	87	147	0
Woodlake Park U-8	E	0	0	0	0	51	0	51	7	58	0
Helotes Crossing U-1	FNW	5	1	1	6	61	2	70	30	100	0
Helotes Crossing U-2	FNW	6	2	1	7	44		53	5	58	0
Helotes Crossing U-3	FNW	4			4			4	92	96	0
Caracol Creek U-1	FW	4			4			4	91	95	95
Lookout Point U-7	NE				0			0	310	310	0
Antonio Highlands U-6	NE	3	1	2	5	64		70	4	74	0
Hunters Mill U-1	NE	1	0	0	1	145	3	149	10	159	0
Hunters Mill U-2	NE	8	2	3	11	106		119	8	127	0
Hunters Mill U-3	NE	19	6	2	21	12		39	44	83	83
Longs Ridge U-12	NE	9	1	1	10	132	3	146	15	161	0
Longs Ridge U-13	NE	17	6	0	17	139		162	9	171	0
Meadows of Spring Creek	NE	3	1	0	3	53	0	57	19	76	0
Northern Hills U-24	NE				0	0		0	21	21	0
Oak Ridge Village U-5	NE	8	2	1	9	51		62	11	73	0
Raintree U-2A	NE	4	2		4	39	2	47	13	60	0
Raintree U-2B	NE	1	2		1	28		31	4	35	0
Spring Creek For U-116B	NE	4			4			4	28	32	0
Spring Creek For U-116B	NE	13	0	3	16	28	2	46	15	61	0
Stafford Heights South	NE				0			0	13	13	26
Vista U-6	NE	0		0	0	59	0	59	29	88	0
Chelsea Creek	NW				0			0	0	0	17
Chelsea Creek U-1	NW				0			0	80	80	89
Mainland Square U-2	NW	17		1	18	15		33	18	51	51
Mainland Square U-3	NW				0			0	65	65	50
Northwest Meadows U-16B	NW	9		3	12	7	0	19	11	30	0
Northwest Oaks U-1	NW	0	0	0	0	41	0	41	20	61	0
Oak Crest U-2	NW				0			0	63	63	63
Oak Grove U-3E	NW				0	73		73	6	79	0
Quail Ridge U-1	NW	6		4	10	6	1	17	20	37	0
Quail Ridge U-2	NW				0			0	44	44	44
Seneca Estates U-3B	NW				0	9		9	18	27	0
Silverbrook U-1	NW	0	1	3	3	104	3	111	29	140	0
Silverbrook U-2A	NW	3	1	2	5	26		32	4	36	35
Silverbrook U-2B	NW	16	4	1	17	25		46	27	73	73
Silverbrook U-3A	NW	16			16			16	63	79	86
Silverbrook U-3B	NW				0			0	13	13	19
The Crossing U-22A	NW	6			6			6	8	14	0
The Crossing U-22B	NW				0			0	20	20	20

Table 26

HOUSE AND LOT INVENTORY IN AFFORDABLE SUBDIVISIONS IN THE SAN ANTONIO MARKET AREA: July 1999

Subdivision	Sector	Const	Signs	Compl	HUInv	Occ	MDL	Houses	VacLots	Total	Future Lots
The Settlement U-26	NW	3			3			3	39	42	0
Vallecito Ridge	NW	21	4		21	3	2	30	66	96	0
Westfield U-1	NW	5	4	3	8	131	3	146	24	170	0
Westfield U-2	NW	16	1	1	17	5		23	14	37	45
Sierra Ridge U-3	S	1		2	3	47		50	29	79	0
Creeside U-1	W	10	1	0	10	144	7	162	15	177	0
Creeside U-5	W	6	0	0	6	180		186	9	195	0
Creeside U-7	W	3	0	1	4	99		103	7	110	0
Creeside U-8	W	11		3	14	5		19	12	31	0
Heritage NW U-182B	W				0			0	100	100	0
Park Place U-1	W	4		3	7	1	2	10	84	94	0
Spring Vistas U-2	W	2	0	0	2	36	2	40	12	52	0
Spring Vistas U-5	W	12		1	13	2		15	48	63	268
Timberidge U-15A	W	0	0	0	0	6	0	6	9	15	0
Timberidge U-15A	W	0	0	0	0	135	0	135	8	143	0
Timberidge U-5	W	0	0	0	0	144	0	144	4	148	0
Timberidge U-8B	W	0	0	0	0	11	0	11	43	54	0
Brookside (various builders)	SE*	1		11	18	102		120	15	135	0
Pecan Valley Park Ests U-2	SE*	1		2	2	17	2	21	13	34	0
Pecan Valley Hts U-1	SE*	1	1	2	3	23	1	28	8	36	0
Scattered Housing/Inner City	MA*	5			5						
SUBTOTAL INNER CITY MARKET AREA		8	1	15	28	142	3	169	36	205	0
Price Range \$100,000 to \$124,999		247	23	51	298	2444	31	2796	1308	4104	602
Cimarron Country	E	0	0	0	0	38	0	38	7	45	0
Emelia	E					22	0	22	15	37	0
Est at Cimarron U16	E	1	1	3	4	68	1	74	18	92	0
Heritage Hills U-1A	E	0	0	1	1	47	0	48	11	59	0
Heritage Hills U-1B	E	2	0	3	5	15		20	10	30	0
Heritage Hills U-4A	E	0	1	1	1		1	3	9	12	0
Heritage Hills U-4B	E	0			0	2		2	31	33	0
Millers Point U-61	E				0	70		70	5	75	0
Park at Woodlake U-7A	E	1	0	2	3	46	2	51	15	66	0
Park at Woodlake U-7B	E	15		3	18	22		40	19	59	83
Park at Woodlake U-7C	E				0			0	0	0	24
Silverton Valley	E	12	1	4	16	16	2	35	42	77	0
Stone Oak Meadows U-0	FN	4	1	0	4	17	1	23	5	28	0
Stone Oak Meadows U-1	FN	10	1	1	11	43		55	15	70	0
Vistas of Stone Oak U-0	FN	11		1	12	10	2	24	9	33	0
San Antonio Ranch	FNW	4		0	4	152		156	120	276	0
Westcreek Forest U-0	FW	4	2	1	5	130	1	138	2	140	0
Westcreek Forest U-1	FW	5	0	1	6	79		85	1	86	0
Westcreek Pointe U-2	FW	14	1	1	15	38		54	2	56	0
Westcreek/Hills U-1	FW	11	1	2	13	8		22	16	38	38
Westcreek/Mdl Pk	FW	0	0	0	0	28	0	28	10	38	0
Westcreek/Oaks U-2	FW	2	0	0	2	200	2	204	2	206	0
Westcreek/Oaks U-3	FW	2		0	2	16		18	5	23	0
Westcreek/Woods U-3	FW	5	0	0	5	21	0	26	22	48	0
Westcreek/Woods U-4B	FW	1	1	0	1	26	0	28	20	48	0
Churchill Farms U-0	NC	2	0	0	2	68	1	71	35	106	0
Hidden Oaks North	NE	7			7			7	44	51	51

Table 26

HOUSE AND LOT INVENTORY IN AFFORDABLE SUBDIVISIONS IN THE SAN ANTONIO MARKET AREA: July 1999

Subdivision	Sector	Const	Signs	Compl	HUInv	Occ	MDL	Houses	VacLots	Total	Future Lots
Hidden Oaks North	NE	9	1	0	9	29	1	40	22	62	0
Knollcreek North U-5	NE	2	0	1	3	62		65	14	79	0
Knollcreek North U-7	NE	15	1	0	15	28	0	44	58	102	0
Knollcreek U-1	NE	1	1	0	1	123	1	126	17	143	0
Oak Ridge Village	NE	1			1			1	48	49	49
Oak Ridge Village U-2	NE	5	0	0	5	47	1	53	2	55	0
Palladium Villas TH	NE				0	4		4	24	28	0
Pheasant Ridge U-0	NE	0	0	1	1	69	2	72	28	100	0
Pheasant Ridge U-1	NE	11	1	0	11	44		56	44	100	0
Preston Hollow	NE	5			5			5	45	50	50
Preston Hollow U-2	NE	2	0	0	2	40		42	5	47	0
Preston Hollow U-4	NE	2	0	1	3	39		42	13	55	0
Spring Creek For U-12	NE	1	0	0	1	53		54	4	58	0
St. James Place U-0	NE	0	0	1	1	73		74	9	83	0
St. James Place U-1	NE	1	0	0	1	23	1	25	5	30	0
Braun Oaks U-4	NW	7	0	3	10	47		57	19	76	0
Braun Willow	NW	1	1		1	2	1	5	52	57	0
Country Commons	NW	4		3	7	12	1	20	37	57	0
Estates of NW Crossing U-34	NW	4	0	0	4	45	1	50	15	65	0
Northwest Crossing U-41	NW		0	0	0	7		7	18	25	0
Oak Crest U-3	NW	16	0	1	17	25	2	44	20	64	0
Oak Crest U-5	NW				0			0	31	31	31
Palo Blanco	NW	9	1	1	10	70	1	82	52	134	0
Pavona Place U-1	NW	0	0	0	0	49	1	50	7	57	0
Pavona Place U-2	NW	5	1	0	5	37		43	15	58	0
Quail Creek Estates	NW	1			1	11		12	3	15	0
Tezel Oaks II	NW	0	0	0	0	47	0	47	17	64	0
Woodridge U-5	NW	2	0	3	5	61	0	66	27	93	0
Woodridge U-7	NW				0			0	0	0	67
Woodridge Village U-0	NW	11	3	4	15	25	1	44	19	63	0
Woodridge Village U-1	NW				0			0	0	0	12
Woodridge Village U-8B	NW				0			0	0	0	82
Creekside U-6	W	7	3	3	10	74		87	22	109	0
Westover Ridge U-4	W	2	0	1	3	22	4	29	12	41	0
Westover Ridge U-4A	W	1	0	1	2	43	0	45	3	48	0
Westover Ridge U-4B	W	1	0	3	4	51	0	55	3	58	0
Westover Ridge U-5	W	8			8			8	68	76	75
Westover Ridge U-6	W				0			0	40	40	40
Price Range Less than \$60,000		75	0	3	3	286	0	96	314	603	0
Price Range \$60,000 to \$79,999		216	19	51	267	2320	21	2622	896	3518	652
Price Range \$80,000 to \$99,999		353	54	65	423	3141	42	3655	2149	5804	1289
Price Range \$100,000 to \$124,999		247	23	51	298	2444	31	2796	1308	4104	602
TOTAL AFFORDABLE PRICE RANGES:		891	96	170	991	8191	94	9169	4667	14029	2543
TOTAL INNER CITY MARKET AREA		108	2	23	116	700	5	553	442	1188	0
* Inner City Market Area											

Source: Survey by SA Research Corporation, July 1999; City of San Antonio building permits

Table 27

FUTURE LOT INVENTORY IN THE AFFORDABLE HOUSING MARKET: July 1999

(Approved Plats and Plat Applications for Lots to be Developed)

Subdivision Name	Unit Nbr.	Developer/Subdivider	Typical Lot Size	# of Lots	Acreage	Date Plat Approved
PLATS APPROVED						
Jardin Azteca		Roberto Cortez	52x100	15	1.20	19951213
La Espada Subd***		Hector C Valadez	1/2 ac	12	8.03	19990127
Trinidad Subdivision		Hector Trinidad	55x120	27	5.38	19970326
Edison West	1	City of San Antonio	63x86	26	6.66	19990526
Chihuahua St. Homes		SAHA (Melvin L Bralet)	75x70	5	0.69	19970813
Guadalupe Neighborhood		San Antonio Housing Authority	60x90	42	8.60	19990127
Mira Vista Park		Benjamin Leal	40x100	93	12.20	19980826
St. Antony Place	3	Jancy Homes/Angelo Cailano	60x110	14	2.20	19961223
West Horizon Subd		Carlos Balidio	44x125	63	10.33	19990526
Woods of Mayfield		Elizabeth B Moursund	70X100	20	5.50	19981125
Woodlake Park	6B PH 2	Continental Homes of Texas	45x120	47	7.79	19980909
Lackland City	136B	RAYCO, Ltd.		4	0.74	19950412
Sunset	1	Kaufman & Broad	42x120	134	30.87	19990609
Marbach Gardens	1A	Gordon V. Hartman Enterprises	81x100	4	0.58	19970430
Horizon View Estates		Gordon V Parnes	1 ac	13	36.24	19980722
La Espada		Hector C Valadez	.5 ac	12	7.83	19970625
Camelot Subd	3A	NFP Partnership (Virginia & Fred Nie	80x120	24	6.38	19970430
Candlewood Park	13	Candlewood JV	44x107	77	11.50	19990609
Fields of Dover U-2		2 Kaufman & Broad	44x118	119	24.30	19990526
Northampton	6	Kaufman & Broad	50x120	88	20.21	19981014
Spring Creek Forest	13	Centex Real Estate Corp	50x110	26	4.84	19960710
Providence on Salado		Parviz Hakimzadeh	60x82	4	0.67	19980408
Highland Heights	1	El Arco Inc	65x115	4	0.74	19981028
Highland Heights	2	El Arco Inc	61x116	4	0.70	19981028
Highland Heights	3C	El Arco Inc	65x115	21	3.73	19990428
Mission Del Lago	3	Mdl Development	59x110	46	14.45	19970625
Mission Del Lago	4	Mdl Development	65x126	34	14.25	19970625
Westlakes/El Sendero	El Sendero	Kaufman & Broad	50x110	99	21.46	19990623
Braunig Lake Estates	2	Michael V Stewart	2 ac	18	38.11	19970924
Bravo Estates	3	Doyle T Walsh	100x300	17	13.59	19981014
Bravo Estates	4	Doyle T Walsh	100x360	23	17.87	19990324
Bravo Estates	5	Doyle T Walsh	100x300	27	31.60	19990324
E.V. Perez Subd		E.V. Perez	1.137 ac	6	6.82	19970312
East Central Acres		George N Smith	200x1107	6	31.29	19980812
Espinosa		Blas Espinosa		5	9.00	19960612
Farmview Meadows	1	Emily Williams	1.5 ac	24	36.92	19970813
Gonzales		Gabe Gonzales		22	20.50	19960214
Jonietz Subd		Peter Jonietz	7.9 ac	5	31.64	19961023
Lake View Estates		Sharry A Evans	8 ac	18	91.89	19990210
Leal Road Subd		Ernest Korus	1.5ac	6	16.01	19970326
Macdona Heights	2	Ed Pigot Jr	116x1199	33	23.17	19941228
Majestic Oaks		Michael Stewart	116x285	34	27.35	19970409
Richter Estates	1	Crownland Corp	100x370	25	13.77	19980812
Somerset Park		Michael V Stewart	120x360	25	41.00	19980513
Son Shine Oak Subd		Joe Romero Martinez	1.5ac	5	7.50	19990127
Terrace View Estates		Kevin Foster	112x437	10	11.77	19960424
Terrill Estates		Sherry T. Evans	5 ac	10	51.34	19961223
Wright Estates Subd	2	Kirby Gholson	2.5ac	22	50.31	19990113
Capotillo Subd		Maverick Investment Prop	51x133	12	1.20	19960626
Green Spring Valley		Gilbert E. Kinder	63x113	47	15.17	19970326
Pheasant Ridge U-4	4	Connell-Barron, Inc	55x120	116	25.19	19990428
Stahl Road Subd		John A Platts & Jacob Nammar	55x187	4	1.00	19970409
Highland Heights	3B	El Arco Inc	98x115	4	0.79	19990428
Westover Hills/Reserve PUD 1		Continental Homes	45x120	80	18.46	19990310
TOTAL LOTS PLATTED APPROVED:			1.7/ac	1681	901.35	
TOTAL INNER CITY MARKET AREA:			5.9/ac	280	47.10	

Table 27

FUTURE LOT INVENTORY IN THE AFFORDABLE HOUSING MARKET: July 1999

(Approved Plats and Plat Applications for Lots to be Developed)

Subdivision Name	Unit Nbr.	Developer/Subdivider	Typical Lot Size	# of Lots	Acreage	Date Plat Approved
PLAT APPLICATIONS						
Eastmost Residential Subd		Thomas Phillips	7.08	134	18.92	19971014
Grandview East	5	SADA	6.38	6	0.94	
New Braunfels Corridor		SADA	5.26	10	1.90	19940623
Villas de Esperanza	2	City of San Antonio		22		19960919
Highland Heights	3A	El Arco, Inc	5.85	10	1.71	19981218
Western Park Village		Lazarini and Assoc., Inc	7.71	124	16.09	19980618
Villas De San Antonio		Jancy Homes		73		
Habitat for Humanity	2	Duane Beachy	7.26	5	0.69	19940513
La Hacienda		Federal Lumber Co	5.36	12	2.24	19930302
Bonner Avenue Subd		Tom Haney	6.71	19	2.83	19980112
Lynd Subd		Michael H Lynd	1.75	17	9.69	19971023
Highland Farms	2	Armadillo	7.49	121	16.15	19980729
Rosillo Creek Crossing	1	Dial-Eisenhauer LP	6.52	77	11.80	19980731
Rosillo Creek Crossing	2	Dial-Eisenhauer LP	6.68	46	6.89	19980731
Sunset	2	Kaufman & Broad	7.78	126	16.20	19990302
Pecan Crossing	1	Jim Burke	5.15	84	16.32	19971017
Pecan Valley Heights	3	Gordon V Hartman	7.14	68	9.52	19971010
Spring Vistas	8	Continental Homes	6.70	61	9.10	19990126
Chapala MFH		J Kenneth Martinez	1.55	27	17.38	19980813
Foster Meadows	9	John M Schaefer	5.16	77	14.91	19990623
Foster Meadows	13A	John M Schaefer	8.19	19	2.32	19990623
Foster Meadows	14A	John M Schaefer	6.10	88	14.42	19990623
Foster Meadows	14B	John M Schaefer	6.46	44	6.81	19990623
Hickory Hollow MFH	3	2337 Ltd	0.76	124	163.00	19970829
Hickory Hollow MFH	4	2337 Ltd	0.92	140	153.00	19971017
Hickory Hollow MFH	5	2337 Ltd	0.97	116	120.00	19971017
Patton Heights	7	Denton Development	4.74	16	3.38	19990107
Southfork Subd MFH	1	Sourthfork Devel	3.36	117	34.80	19980827
Candlewood Park	14	Candlewood JV	6.39	10	1.57	19990205
Fields of Dover	3	Kaufman & Broad	7.23	120	16.60	19990611
Caracol Creek	2	Kaufman & Broad	6.17	87	14.10	19990412
Spring Creek Forest PUD	17	Centex Real Estate	5.42	44	8.11	19990223
Chelsea Creek PUD	2	Vise Northwest, L.C.	5.14	17	3.31	19951107
Global/Medical Center Subd	2	Golbal Village Homebuilders	8.60	24	2.79	19990414
Hunters Bend		Anthony Eugenio	5.80	40	6.90	19981123
Lindsey Place	2A	Kaufman & Broad	4.67	18	3.85	19990614
Silverbrook PUD	4	Kaufman & Broad	5.36	74	13.80	19990108
Pheasant Ridge	1	Connell-Barron Inc.	6.22	100	16.09	19961002
Pheasant Ridge	5	Connell-Barron, Inc	6.24	76	12.18	19971017
Pheasant Ridge	6	Connell-Barron, Inc	6.33	89	14.06	19971017
Pheasant Ridge	7	Connell-Barron, Inc	6.11	20	3.27	19971017
Reserve at Westover Hills	13	Continental Homes	5.98	58	9.70	19990216
TOTAL LOTS IN PLAT APPLICATIONS:			3.21	2560	797.34	
TOTAL INNER CITY MARKET AREA:			6.70	414	49.41	
Price Range Less than \$60,000			7.09	693	97.78	
Price Range \$60,000 to \$79,999			5.75	828	143.99	
Price Range \$80,000 to \$99,999			2.31	1773	768.34	
Price Range \$100,000 to \$124,999			1.38	947	688.59	
TOTAL AFFORDABLE PRICE RANGES:			2.50	4241	1698.70	
TOTAL INNER CITY MARKET AREA:			7.19	694	96.51	

Source: City of San Antonio Planning Department Development Services Division; SA Research Corporation

Table 28

PLANNED DEVELOPMENTS AND VACANT LAND WITH POTENTIAL FOR AFFORDABLE HOUSING

PRELIMINARY OVERALL AREA DEVELOPMENT PLANS (POADPs)

PLANNED UNIT DEVELOPMENTS (PUDs & Master Plans) and Vacant Land

Sector	Subdivision	Developer/Applicant	POADP/ PUD Nbr	Date Accepted/ Submitted	Potential Nbr of SF Lots	Vacant Devel Lots	Est Future Lots	SF Acres	Est Nbr Manuf Hsg Lots	Est Nbr Manuf Hsg Ac	Multi- Family Acres
E	Mission Point/Woodlake Park MFH	Dial Eisenhauer/Robert L. Weistead	98-MHPP	19981028					457	96.0	
W	Clayton Estates NW	CMH Parks, Inc/Ron Schrandt	98-MHPP-04	19990113					347	52.8	
S	Hickory Haven	Nick McFadin III	97-021	19970827					63		
ES	TWIN LAKES VILLAGE MHP	J. Ted Light	236	19860603					300	58.9	
S	HICKORY HOLLOW	2337, Ltd.	497	19960322					1150	2307.0	
S	HIGH CHAPARRAL	Kimbrough-Liberty-Holt Partnership	612	19981002					139	136.4	
S	WATERWOOD MFH	Waterwood Devel/G.G. Gale	310	19901000						162.5	
S	WILLOW BEND MHP	SATEX Constructors Inc	277	19880600					700	139.1	
	SOUTHFORK	Buckeye Place Ltd	568	19970822					1200	246.0	
	MANUFACTURED/MOBILE HOME DEVELOPMENT TOTALS:										0.0
ES	Pecan Valley Heights	Gordon V Hartman Enterprises	97-007	19970514	158	47	70				
NE	Spring Creek Forest U-17	Centex Real Estate Corp	98-024	19981011	44		44	10.0			
S	Mission Del Lago	MDL Development, Ltd	97-010	19970709	294		294				
W	Reserve at Westover Hills	Continental Homes	99-006	19990310	170		170				
	PLANNED UNIT DEVELOPMENT (PUD) TOTALS:										
	INNER CITY MARKET AREA TOTALS:										
C	BARRETT TRACT SOUTH (#509)	Bitterblue Inc/Denton Development	519	19960826	500		500	33.3		87.1	
C	Pasadena Heights/Edison West	City of San Antonio	627	19990409	38		28	10.7			
C	STINBROOK (adj to Georgian Place)	Dabney Group	998		326		326				
E	DAVENPORT/HIGHLAND FARMS	Dugas Diversified/Armadio Homes	614	19981002	880	85	779	139.1			
E	NORTHAMPTON	RAYCO, Ltd./K&B	371	19930825	921	128	88	67.8		0.0	
E	SUN NLF 590 acres	Sun NLF	304	19900525	2000		2000	519.8		30.0	
E	VENTURA SOUTH/Fields of Dover	Liberte Investors/Kaufman & Broad	193	19880420	835	29	724			109.3	
ES	HIGHLAND HEIGHTS	El Arco	619	19981218	176		176				
ES	PECAN VALLEY HEIGHTS	Gordon V Hartman Ent	542	19961220	104	47	16	1.9			
ES	SALADO SPRINGS	Graham Burris	234	19860600	61		61				
ES	SALADO TRACE (RES)	Roland Ave JV	273	19870323	150		150				
ES	SPRINGVIEW URBAN REDEV	San Antonio Housing Authority	485	19950922	122		122	45.0		12.0	
NW	LINSEY PLACE	Kaufman and Broad	626	19990325	170		170				
S	MISSION DEL LAGO	Simmons/Aykroyd/McKnight	284	19880201	3200		3200	800.0		46.0	
SE	FOSTER MEADOWS	Morton Southwest/John Shafer	172	19870413	1348	29	1269	60.6			
SE	LAKEVIEW	Morton Southwest/John Shafer	66	19861121	968	53	0	29.0		0.0	
SS	PALO ALTO TERRACE	HOMER SCOTT	90	19870414	900	221	648	186.0			

PLANNED DEVELOPMENTS AND VACANT LAND WITH POTENTIAL FOR AFFORDABLE HOUSING

Source: City of San Antonio Planning Department Development Services Division; survey by SA Research Corporation

Table 29

SINGLE FAMILY ABSORPTION TRENDS IN BEXAR COUNTY: 1994-1999
(MARKET DEMAND BY PRICE RANGE)

	1994	1995	1996	1997	1998	Average 1994-98	Average Share	1st Half 1999
Less than \$60,000	493	265	486	336	273	371	0.0608	96
\$ 60,000 - \$ 79,999	1486	1063	995	1566	1112	1244	0.2042	421
\$ 80,000 - \$ 99,999	927	1534	1280	1171	1488	1280	0.2101	898
\$100,000 - \$124,999	790	462	944	523	1078	759	0.1246	343
\$125,000 and over	2215	2210	2476	2554	2741	2439	0.4003	1394
TOTALS:	5911	5534	6181	6150	6692	6094	1.0000	3152

Source: Surveys by SA Research Corporation Jan 95 to Jul 99; CPS residential electrical connections; and City of San Antonio building permits

Table 30

SINGLE FAMILY ABSORPTION TRENDS IN THE INNER CITY MARKET AREA: 1994-1999
(MARKET DEMAND BY PRICE RANGE)

	1994	1995	1996	1997	1998	Average 1994-98	Avg Share of County	1st Half 1999
Less than \$60,000	116	130	154	183	218	160	0.0263	79
\$ 60,000 - \$ 79,999	27	29	32	8	20	23	0.0038	16
\$ 80,000 - \$ 99,999	7	30	33	35	80	37	0.0061	37
\$100,000 - \$124,999	1	1	2	4	2	2	0.0003	0
\$125,000 and over	0	0	0	0	0	0	0.0000	25
TOTALS:	151	190	221	230	320	222	0.0365	78

Source: Surveys by SA Research Corporation Jan 95 to Jul 99; CPS residential electrical connections; and City of San Antonio building permits

Table 31

SINGLE FAMILY ABSORPTION TRENDS IN BEXAR COUNTY: 1994-1999
(ASSISTED HOUSING DEMAND BY PRICE RANGE)

	1994	1995	1996	1997	1998	Average 1994-98	Avg Share of County	1st Half 1999
Less than \$60,000	93	124	189	232	156	159	0.0254	62
\$ 60,000 - \$ 79,999	0	1	0	7	33	8	0.0013	25
\$ 80,000 - \$ 99,999	0	0	0	0	0	0	0.0000	22
\$100,000 - \$124,999	0	0	0	0	0	0	0.0000	0
\$125,000 and over	0	0	0	0	0	0	0.0000	0
TOTALS:	93	125	189	239	189	167	0.0267	109

Source: Surveys by SA Research Corporation Jan 95 to Jul 99; CPS residential electrical connections; and City of San Antonio building permits

Table 32

SINGLE FAMILY ABSORPTION TRENDS IN THE INNER CITY MARKET AREA: 1994-1999
(ASSISTED HOUSING DEMAND BY PRICE RANGE)

	1994	1995	1996	1997	1998	Average 1994-98	Avg Share of County	1st Half 1999
Less than \$60,000	93	124	189	232	156	159	0.0254	62
\$ 60,000 - \$ 79,999	0	1	0	7	33	8	0.0013	25
\$ 80,000 - \$ 99,999	0	0	0	0	0	0	0.0000	22
\$100,000 - \$124,999	0	0	0	0	0	0	0.0000	0
\$125,000 and over	0	0	0	0	0	0	0.0000	0
TOTALS:	93	125	189	239	189	167	0.0267	109

Source: Surveys by SA Research Corporation Jan 95 to Jul 99; CPS residential electrical connections; and City of San Antonio building permits

SOURCES

Bexar Appraisal District. 1997 Tax Records and Geography.

CACI/Information Decision Systems. Market Profile. Demographics for San Antonio, Bexar County and census tracts, 1990-2004.

City Public Service Board (CPSB). New residential electrical connections, 1990-1999.

City of San Antonio Building Inspections Department. Residential Building Permits, 1996-1999.

City of San Antonio Planning Department, Development Services Division. Plats approved, plat applications, Preliminary Overall Area Development Plans (POADPs) accepted, Planned Unit Developments (PUDs) approved.

National Low Income Housing Coalition. "Out of Reach: Rental Housing at What Cost?" Washington, D.C. NLIHC, 1999. <http://www.nlihc.org>

San Antonio Housing Authority. Letter from Joe Scheffner, Director of Housing Projects. (Undated). Circa September 1999.

San Antonio Housing Trust Foundation, Inc. Interviews with Tim Hathaway, Yolie Rios and Kimberley Almeida.

SA Research Corporation. SA Single Family Reports based on quarterly surveys of the new single family housing market, 1990-1999

Texas Education Agency. SNAPSHOT 1997-98.
Website address: <http://www.tea.state.tx.us/perfreport/snapshot>

Texas Workforce Commission, Labor Market Information. San Antonio MSA Profile. Available from <http://www.tec.state.tx.us/lmi/lfs/type/profiles.html>.

U.S. Department of Commerce Bureau of the Census. 1990 Census of Population and Housing.

U.S. Department of Commerce Bureau of the Census. Annual Housing Survey, San Antonio, TX MSA, 1995.

U.S. Department of Commerce, Bureau of Labor Statistics. Consumer Price Index; Inflation Calculator at <http://www.jsc.nasa.gov/bu2/inflateCPI.html>.

U.S. Department of Housing and Urban Development. Area Family Median Incomes. <http://www.huduser.org/datasets/il/fmr99/hud99tx.txt>

APPENDIX SOURCES

SOURCES

Bexar Appraisal District. 1997 Tax Records and Geography.

CACI/Information Decision Systems. Market Profile. Demographics for San Antonio, Bexar County and census tracts, 1990-2004.

City Public Service Board (CPSB). New residential electrical connections, 1990-1999.

City of San Antonio Building Inspections Department. Residential Building Permits, 1996-1999.

City of San Antonio Planning Department, Development Services Division. Plats approved, plat applications, Preliminary Overall Area Development Plans (POADPs) accepted, Planned Unit Developments (PUDs) approved.

National Low Income Housing Coalition. "Out of Reach: Rental Housing at What Cost?" Washington, D.C. NLIHC, 1999. <http://www.nlihc.org>

San Antonio Housing Authority. Letter from Joe Scheffner, Director of Housing Projects. (Undated). Circa September 1999.

San Antonio Housing Trust Foundation, Inc. Interviews with Tim Hathaway, Yolie Rios and Kimberley Almeida.

SA Research Corporation. SA Single Family Reports based on quarterly surveys of the new single family housing market, 1990-1999

Texas Education Agency. SNAPSHOT 1997-98.
Website address: <http://www.tea.state.tx.us/perfreport/snapshot>

Texas Workforce Commission, Labor Market Information. San Antonio MSA Profile. Available from <http://www.tec.state.tx.us/lmi/lfs/type/profiles.html>.

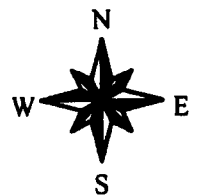
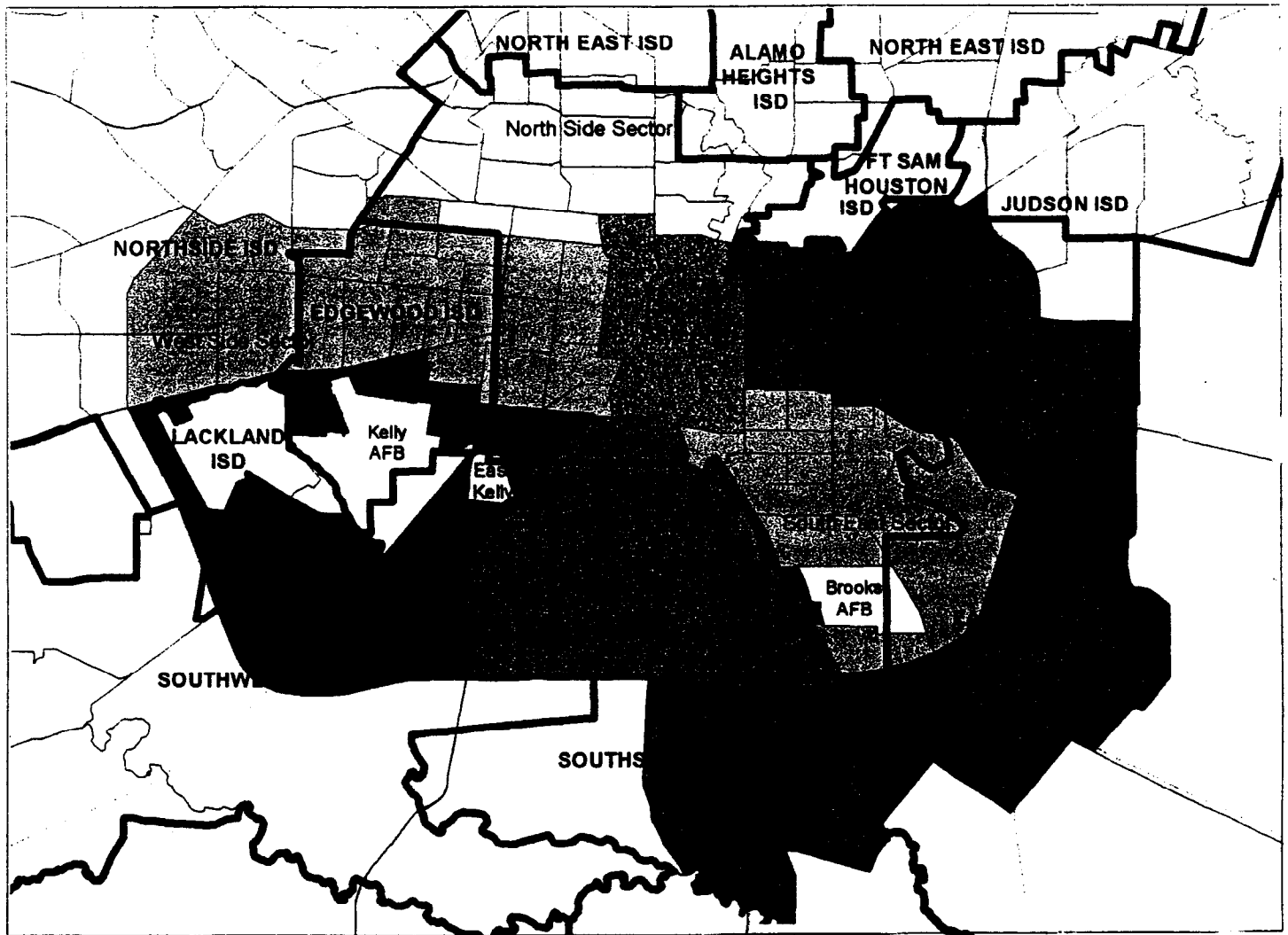
U.S. Department of Commerce Bureau of the Census. 1990 Census of Population and Housing.

U.S. Department of Commerce Bureau of the Census. Annual Housing Survey, San Antonio, TX MSA, 1995.

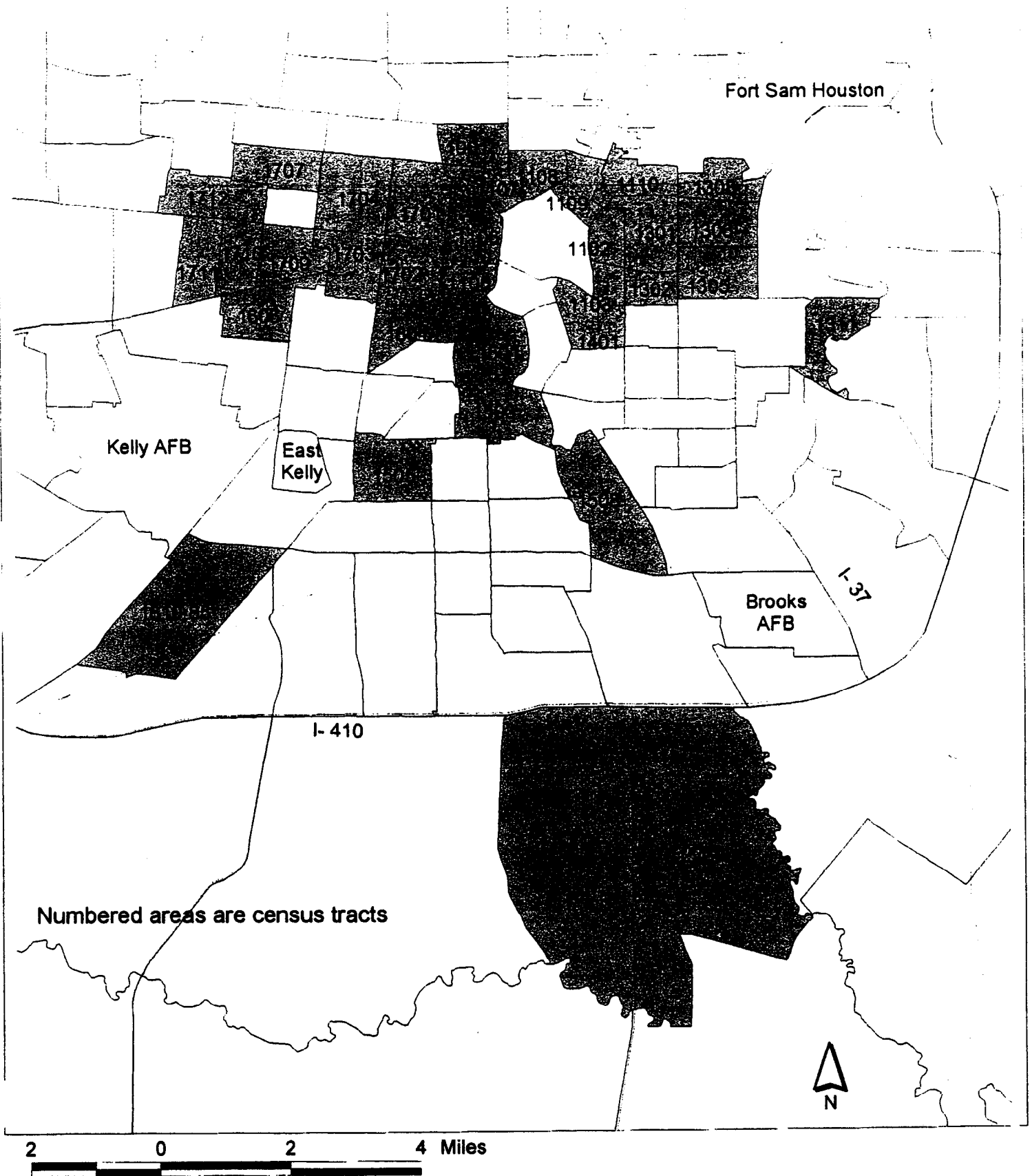
U.S. Department of Commerce, Bureau of Labor Statistics. Consumer Price Index; Inflation Calculator at <http://www.jsa.nasa.gov/bu2/inflateCPI.html>.

U.S. Department of Housing and Urban Development. Area Family Median Incomes.
<http://www.huduser.org/datasets/il/fmr99/hud99tx.txt>

SAN ANTONIO SCHOOL DISTRICTS WITH INNER CITY AND SOUTH MARKET SECTORS

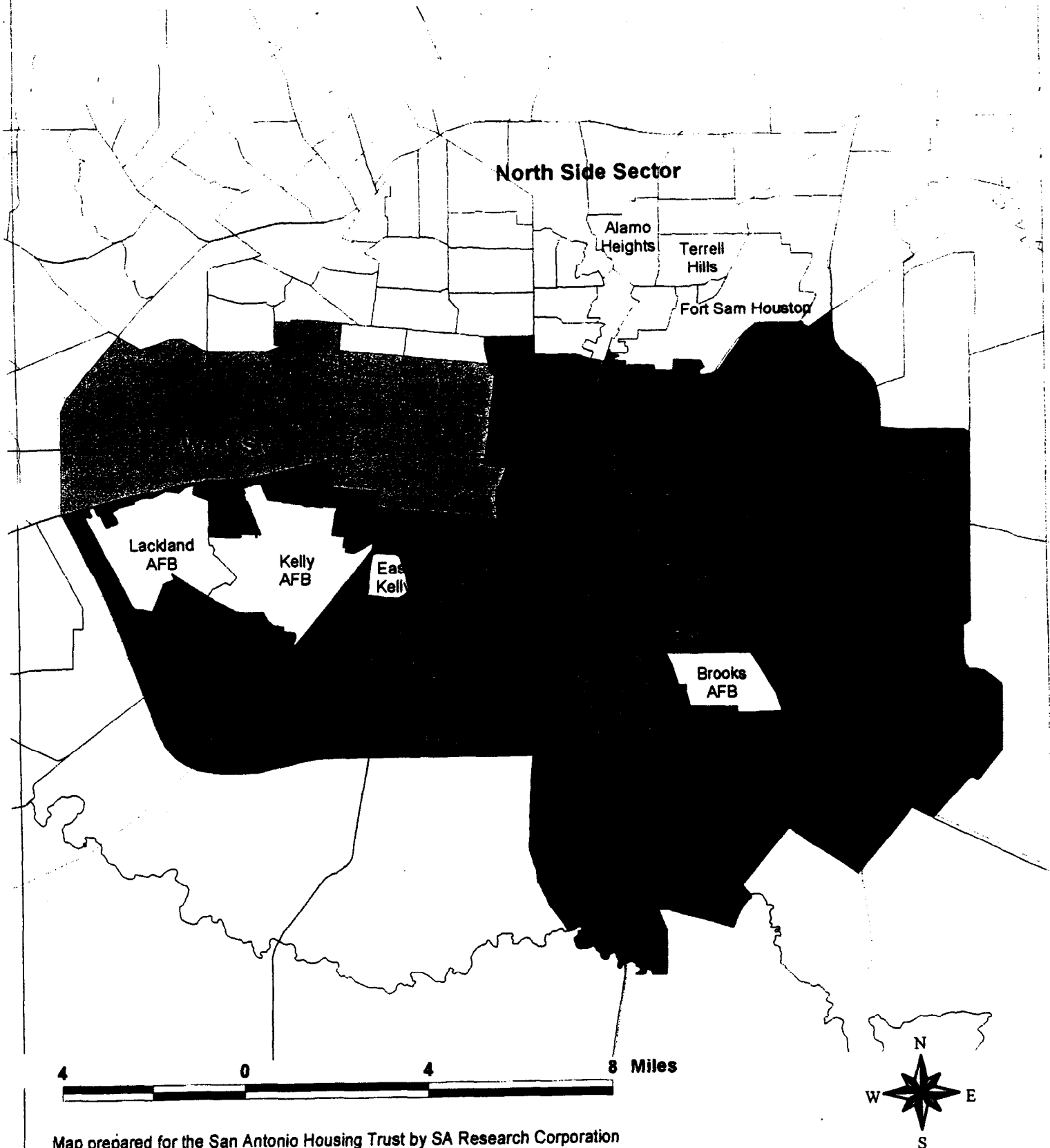


SAN ANTONIO QUALIFIED TARGET CENSUS TRACTS



Map 3

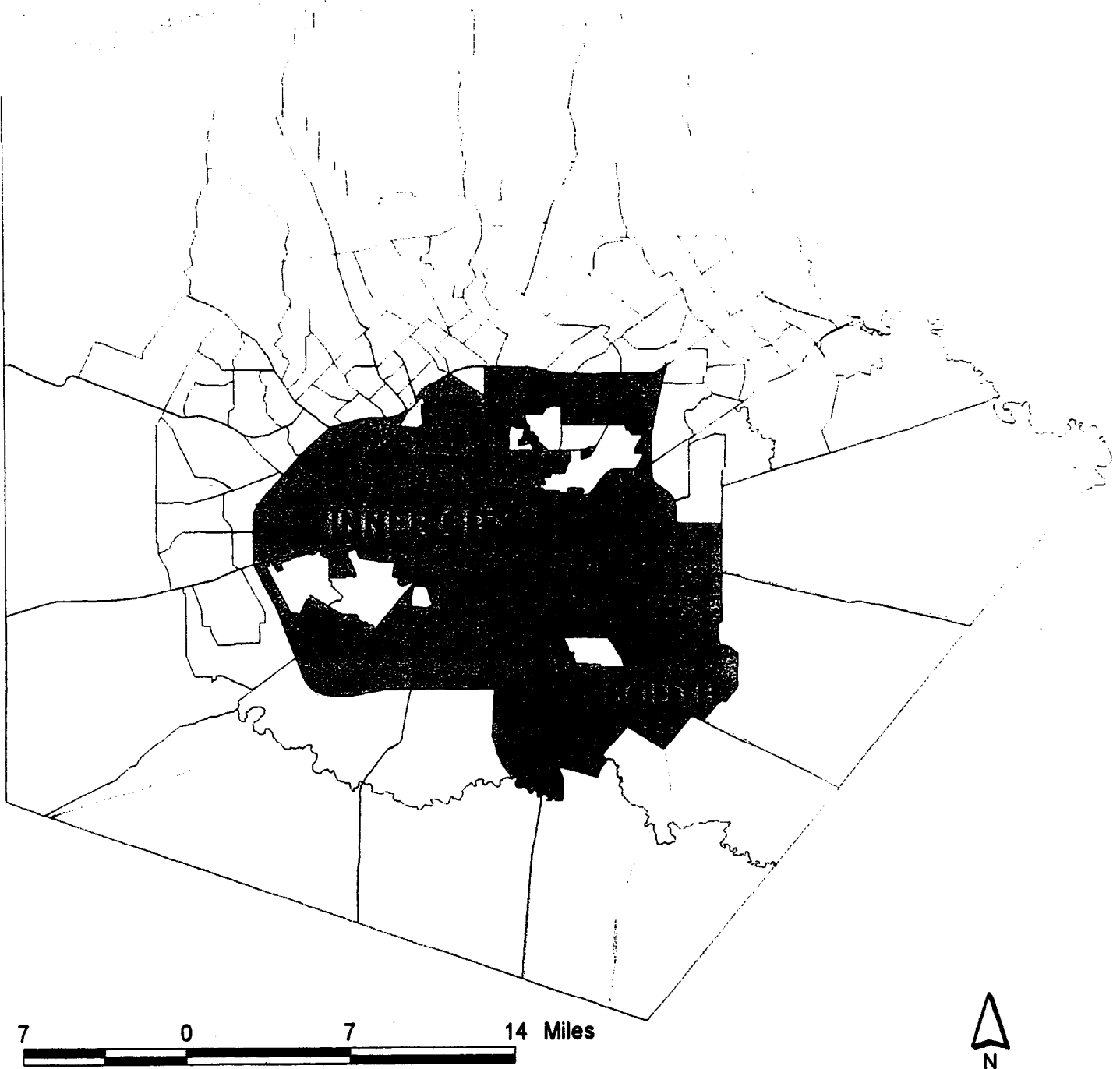
SAN ANTONIO INNER CITY AND SOUTH MARKET SECTORS



Map prepared for the San Antonio Housing Trust by SA Research Corporation

Map 2

SAN ANTONIO INNER CITY AND SOUTH BEXAR COUNTY AREA



Map prepared for the San Antonio Housing Trust by SA Research Corporation

APPENDIX MAPS

Table 48
MARKET AREAS DEFINED BY CENSUS TRACT

Area	CTract Description	Area	CTract Description	Area	CTract Description	Area	CTract
1	1101	1	1513	2	1101	2	1603
1	1102 TARGET TRACT	1	1514	2	1102 TARGET TRACT	2	1604
1	1103 TARGET TRACT	1	1515	2	1103 TARGET TRACT	2	1605
1	1104	1	1516	2	1104	2	1606
1	1105 TARGET TRACT	1	1517	2	1105 TARGET TRACT	2	1607.85
1	1106 TARGET TRACT	1	1518	2	1106 TARGET TRACT	2	1609
1	1107 TARGET TRACT	1	1601 TARGET TRACT	2	1107 TARGET TRACT	2	1610.85
1	1108 TARGET TRACT	1	1602	2	1108 TARGET TRACT	2	1611
1	1109 TARGET TRACT	1	1603	2	1109 TARGET TRACT	2	1613
1	1110 TARGET TRACT	1	1604	2	1110 TARGET TRACT	2	1615.01
1	1202.85	1	1605	2	1301 TARGET TRACT	2	1615.02
1	1205.01	1	1606 TARGET TRACT	2	1302 TARGET TRACT	2	1616
1	1205.02	1	1607.85	2	1303	2	1701
1	1206	1	1609	2	1304	2	1702
1	1207	1	1610.85 TARGET TRACT	2	1305 TARGET TRACT	2	1703
1	1208	1	1611	2	1306 TARGET TRACT	2	1704
1	1209.02	1	1613	2	1307.85 TARGET TRACT	2	1707
1	1301 TARGET TRACT	1	1615.01	2	1308	2	1709
1	1302 TARGET TRACT	1	1615.02	2	1309	2	1710
1	1303	1	1616	2	1310	2	1711
1	1304	1	1701 TARGET TRACT	2	1311 TARGET TRACT	2	1712
1	1305 TARGET TRACT	1	1702 TARGET TRACT	2	1312	2	1901
1	1306 TARGET TRACT	1	1703 TARGET TRACT	2	1313		
1	1307.85 TARGET TRACT	1	1704 TARGET TRACT	2	1401 TARGET TRACT		
1	1308	1	1705	2	1402		
1	1309	1	1706	2	1403	3	1102
1	1310	1	1707 TARGET TRACT	2	1404	3	1103
1	1311 TARGET TRACT	1	1708	2	1405	3	1105
1	1312	1	1709 TARGET TRACT	2	1406	3	1106
1	1313	1	1710 TARGET TRACT	2	1407	3	1107
1	1401 TARGET TRACT	1	1711 TARGET TRACT	2	1408	3	1108
1	1402	1	1712 TARGET TRACT	2	1409	3	1109
1	1403	1	1713	2	1410	3	1110
1	1404	1	1714	2	1411	3	1301
1	1405	1	1715	2	1412	3	1302
1	1406	1	1716	2	1413	3	1305
1	1407	1	1717	2	1414	3	1306
1	1408	1	1718	2	1416	3	1307.85
1	1409	1	1801	2	1501 TARGET TRACT	3	1311
1	1410	1	1802	2	1502	3	1401
1	1411	1	1803	2	1503 TARGET TRACT	3	1501
1	1412	1	1804	2	1504	3	1503
1	1413	1	1805.01	2	1505 TARGET TRACT	3	1505
1	1414	1	1805.02	2	1506	3	1508
1	1416	1	1806	2	1507	3	1519
1	1501 TARGET TRACT	1	1809.01	2	1508 TARGET TRACT	3	1601
1	1502	1	1809.02	2	1509	3	1606
1	1503 TARGET TRACT	1	1816	2	1510	3	1610.85
1	1504	1	1901 TARGET TRACT	2	1511	3	1701
1	1505 TARGET TRACT	1	1902	2	1512	3	1702
1	1506	1	1903	2	1513	3	1703
1	1507	1	1904	2	1514	3	1704
1	1508 TARGET TRACT	1	1905	2	1515	3	1707
1	1509	1	1906	2	1516	3	1709
1	1510	1	1907	2	1517	3	1710
1	1511	1	1909	2	1518	3	1711
1	1512	1	1910.01	2	1601 TARGET TRACT	3	1712
		1	1910.02	2	1602	3	1901

Table 47

COMPARISON OF SCHOOL DISTRICTS IN THE INNER CITY MARKET AREA

	ECISD		EISD		HISD		NISD		SAISD		SSISD		SWISD	
	ECISD	Rank	EISD	Rank	HISD	Rank	NISD	Rank	SAISD	Rank	SSISD	Rank	SWISD	Rank
Attendance rate	95.5%	1	93.8%	7	95.2%	2	95.0%	4	94.9%	5	95.2%	2	94.1%	6
Pct Gifted/Talented	8.0%	2	6.0%	5	6.0%	5	9.0%	1	7.0%	4	8.0%	2	6.0%	5
Dropout rate	1.4%	3	4.5%	7	0.5%	1	1.6%	4	1.9%	5	3.4%	6	1.1%	2
Econ Disadv	48.7%	2	90.3%	6	90.3%	6	41.3%	1	60.9%	3	87.6%	5	73.1%	4
TAAS Passing	78.1%	2	62.0%	7	66.3%	6	78.5%	1	72.3%	3	67.8%	5	68.0%	4
Pct Meet College Adm	16.8%	3	4.7%	7	8.0%	4	29.8%	1	22.7%	2	5.9%	5	5.7%	6
SAT I Mean Tot Score	936	3	808	7	842	4	1005	1	954	2	826	5	821	6
ACT Mean Comp Score	19.1	3	16.3	7	17.2	6	21.1	1	19.5	2	17.4	5	17.9	4
Teachers w/<6 yrs	34.8%	5	39.4%	6	34.0%	4	31.6%	1	31.8%	2	33.1%	3	51.5%	7
Teachers Avg Exp	10.8	6	11.0	5	11.8	4	12.2	3	12.3	2	12.5	1	8.2	7
Composite Ranking		30		64		42		18		30		39		51
OVERALL RANKING		2		7		5		1		2		4		6

ECISD = East Central

EISD = Edgewood

HISD = Harlandale

NISD = Northside

SAISD = San Antonio

SSISD = South San Antonio

SWISD = South West

Source: Texas Education Agency website, SNAPSHOT 1997-98; ranking by SA Research Corporation

Table 46

COMPARISON OF CRITERIA FOR AFFORDABLE HOUSING SUCCESS												
	ISD	Target	SA Inside	Inner City								
	Rank	Tracts	Loop 410	Mkt Area	Central	EastSide	SouthEast	SouthSide	outhWest	WestSide	NorthSide	South
Projected need												
Projected demand												
Projected households added												
Absorption history												
Construction history												
Housing inventory available												
Vacant developed lot inventory			780	778			148		539	44	2	47
Future lots			1000	970		16	191		97	499	30	167
			0	0								
Planned lot development			5282	5254		98	390		270	107	28	4389
Available land (tracts > 4 acres)		3429.1	8288.7	7779.2	20.2	1111.0	515.4	812.8	4049.8	1270.0	509.5	5855.9
Available land ranking					8	4	6	5	2	3	7	1
Valuation per acre ranking					7	4	5	8	2	3	6	1
Average valuation per acre		\$2,777	\$10,724	\$10,014	\$30,875	\$9,844	\$13,821	\$39,428	\$4,455	\$7,191	\$21,569	\$2,948
Available public water system												
Available public sewer system												
Land use compatibility												
Ranking of School Districts		n/a	n/a	n/a	2	2	2	5	2	1	n/a	2
Northside ISD	1											
East Central ISD	2											
San Antonio ISD	2											
South San Antonio ISD	4											
Harlandale ISD	5											
South West ISD	6											
Edgewood ISD	7											
Flooding problems												
Abandoned landfill												
Soil problems												
Location in Target census tract												
Support of city councilperson												
Support of county commissioner												
Support of school officials												
Support of community groups												
Neighborhood acceptance												
Access to employment												
Access to public transportation												
Access to region via public streets												
Access to community and social services												
Access to medical and dental												
Access to child care and shopping												
Access to police and fire protection												
Access to community facilities - schools												
Access to community facilities - library												
Minimum approval obstacles												
Source: SA Research Corporation												

Table 45

RANK OF SECTORS USING CRITERIA FOR AFFORDABLE HOUSING NEED								
Based on Table 44								
	Central	EastSide	SouthEast	SouthSide	SouthWest	WestSide	NorthSide	South
Criteria Related to the Housing Stock								
Pct of hsg built before 1950	1	3	2	4	7	5	6	8
Renter single family built before 1950	7	4	5	3	6	2	1	8
Pct of renter SF hsg built before 1950	6	2	3	1	7	5	4	8
Pct of hsg valued <\$25,000	1	4	7	3	6	2	8	5
Renter single family< \$25,000 valuation	5	3	7	2	4	1	6	8
Pct of renter SF hsg valued <\$25,000	1	4	7	5	6	2	8	3
Pct of hsg valued <\$40,000	3	5	6	4	2	1	8	7
Renter single family\$25,000-\$40,000 val	7	6	5	4	2	3	1	8
Pct of renter SF hsg valued <\$40,000	3	5	6	4	1	2	8	7
Pct of homes <500 square feet	6	4	6	3	5	1	8	2
Renter single family less than 500 s.f.	8	3	6	2	4	1	7	5
Pct of renter SF hsg <500 square feet	6	4	6	3	5	2	8	1
Pct of homes <750 square feet	6	3	6	2	5	1	8	4
Renter single family 500-750 s.f.	7	3	6	2	4	1	5	8
Pct of renter SF hsg <750 square feet	6	4	7	2	5	1	8	3
Pct hsg lacking plumbing facilities	4	3	8	6	5	2	7	1
Pct hsg with only 1 or 2 rooms	1	7	4	3	6	5	2	8
Pct hsg with 3 or 4 rooms	1	6	6	3	5	2	4	8
Criteria Related to Households								
Total renter households	3	5	6	4	7	2	1	8
Pct all hsg renter-occupied	1	3	5	7	6	4	2	8
Total single family renter households	7	4	6	3	5	2	1	8
Pct rental single family hsg	1	3	7	5	4	2	6	8
Pct renter hseholds w/5+ persons	3	4	6	4	2	1	8	7
Pct HHs owner costs >30% inc	6	1	8	3	4	2	7	5
Renter Hseholds w/Income \$15-\$20,000	4	6	2	3	1	5	8	7
Renter Hseholds w/Income \$20-\$25,000	2	4	1	4	3	4	8	7
Pct HHs w/inc 60-100% AMFI	3	1	2	5	6	4	7	8
Criteria Related to the Population								
Pct Hispanic Households	4	8	5	2	3	1	6	7
Pct African-American Households	3	1	2	8	6	4	4	7
Average Age of the population	6	7	5	3	1	2	8	4
Dependency Factor (%<20+>65yrs)	4	1	6	3	4	2	8	7
Criteria Related to Change within Sectors								
Change in HHs w/inc <\$15,000, 1990-99	1	2	5	7	4	6	8	3
Change in HHs w/incomes <\$15-\$25,000	7	3	5	6	4	1	2	8
Change in HHs w/incomes <\$25-\$35,000	2	6	3	5	4	8	7	1
Change in HHs w/inc <\$15,000, 99-2004	4	3	5	6	2	7	8	1
Change in HHs w/incomes <\$15-\$25,000	3	2	7	5	6	1	4	8
Change in HHs w/incomes <\$25-\$35,000	2	5	4	3	7	8	6	1
Chng in HH w/inc \$15,000 to \$35,000	3	2	7	6	5	1	4	8
Pct Chng in HH w/inc \$15,000 to \$35,000	1	2	3	6	5	4	8	7
Pct HH change 1980-1990	2	1	5	4	3	7	6	8
Pct HH change 1990-1999	5	7	4	2	6	3	1	8
Net chng in nbr of HH 1980-1999	1	2	6	5	7	4	8	3
Pct HH change 1980-1999	1	3	6	5	7	2	4	8
Renter households w/propensity to buy	3	5	6	4	7	2	1	8
	161	164	230	174	204	128	248	265
OVERALL RANKING FOR NEED:	2	3	6	4	5	1		
Note: 1=most relative need for affordable housing; 8=least relative need. Rankings are not weighted for relative importance of criteria.								
Source: U.S. Bureau of the Census; Bexar Appraisal District; Information Decision Systems/CACI; SA Research Corporation								

Table 44

COMPARISON OF CRITERIA FOR AFFORDABLE HOUSING NEED									
	Inner City								
	Mkt Area	Central	EastSide	SouthEast	outhSide	outhWest	estSide	orthSide	South
Criteria Related to the Housing Stock									
Pct of SF hsg built before 1950	42.2%	88.1%	42.1%	43.8%	41.9%	25.3%	40.1%	39.9%	13.7%
Renter & vacant SF built before 1950	15745	859	2970	2011	3903	1537	4465	4811	630
Pct of renter SF hsg built before 1950	44.6%	27.4%	45.8%	42.8%	53.2%	22.8%	37.0%	40.9%	17.7%
Pct of SF hsg valued <\$25,000	31.6%	46.2%	31.0%	8.3%	32.4%	21.3%	44.8%	2.8%	29.4%
Renter & vacant SF < \$25,000 valuation	17763	1891	3082	715	3327	1915	6833	741	434
Pct of renter SF hsg valued <\$25,000	37.7%	60.4%	45.7%	15.2%	45.3%	28.5%	56.7%	6.3%	46.1%
Pct of SF hsg valued <\$40,000	79.9%	82.9%	74.9%	60.9%	81.7%	85.8%	86.5%	29.2%	53.6%
Renter & vacant SF \$25,000-\$40,000 val	17844	927	2655	2708	3121	4287	4146	4400	236
Pct of renter SF hsg valued <\$40,000	78.6%	90.0%	86.7%	72.8%	87.8%	92.3%	91.1%	43.7%	71.2%
Pct of SF hsg <500 square feet	1.5%	0.3%	1.0%	0.3%	1.4%	0.9%	3.6%	0.1%	3.1%
Renter & vacant SF less than 500 s.f.	1846	22	167	47	309	154	1147	44	85
Pct of renter SF hsg <500 square feet	2.9%	0.8%	1.9%	0.8%	3.0%	1.5%	6.3%	0.3%	6.8%
Pct of SF hsg <750 square feet	13.1%	5.5%	12.6%	5.5%	14.5%	8.6%	23.7%	2.4%	11.5%
Renter & vacant SF 500-750 s.f.	6500	285	1089	409	1365	558	2794	545	125
Pct of renter SF hsg <750 square feet	19.8%	9.8%	19.4%	9.7%	22.8%	10.6%	32.7%	5.1%	22.3%
Pct hsg lacking plumbing facilities	0.5%	1.3%	1.6%	0.4%	0.9%	1.0%	1.7%	0.5%	5.3%
Pct hsg with only 1 or 2 rooms	9.2%	22.0%	6.6%	8.0%	8.6%	6.9%	7.2%	8.7%	4.5%
Pct hsg with 3 or 4 rooms	35.2%	42.1%	32.3%	32.3%	34.9%	32.8%	37.0%	33.1%	27.8%
Criteria Related to Households									
Total Households 1999	147996	15490	21690	22130	27599	21773	39314	72491	3918
Total renter households	60086	10332	8763	8365	9466	8121	15175	32911	795
Pct all hsg renter-occupied	40.6%	66.7%	40.4%	37.8%	34.3%	37.3%	38.6%	45.4%	20.3%
Total single family renter households	28446	2849	4487	3046	4841	4472	8823	9161	495
Pct rental & vacant single family hsg	25.6%	38.0%	26.8%	19.3%	21.9%	26.1%	27.7%	20.8%	18.1%
Pct renter hseholds w/5+ persons	9.6%	10.1%	8.2%	5.5%	8.2%	11.3%	12.4%	4.8%	5.1%
Pct HHs owner costs >30% inc	42.4%	18.2%	50.0%	16.8%	37.6%	34.5%	43.7%	16.9%	23.3%
Renter Hseholds w/Income \$15-\$20,000	11396	1828	846	2390	1956	2591	1785	6307	189
Renter Hseholds w/Income \$20-\$25,000	2726	878	0	1257	0	591	0	6567	0
Pct HHs w/inc 65-100% AMFI	24.9%	18.6%	23.5%	26.8%	27.3%	27.7%	25.4%	30.3%	31.9%
Criteria Related to the Population									
Pct Hispanic Households	81.2%	86.9%	45.6%	71.1%	90.2%	87.4%	91.7%	65.9%	61.6%
Pct African-American Households	8.2%	4.8%	46.4%	5.7%	0.5%	2.7%	3.2%	3.2%	1.6%
Average Age of the population	34.6	36.1	36.9	35.3	33.0	30.3	32.1	37.1	33.6
Dependency Factor (%<20+>65yrs)	47.4%	46.6%	49.0%	45.7%	46.8%	46.6%	48.9%	44.4%	44.9%
Criteria Related to Change within Sectors									
Change in HHs w/inc <\$15,000, 1990-99	-285	515	288	-169	-428	-80	-413	-1165	32
Change in HHs w/incomes <\$15-\$25,000	4704	605	923	675	671	878	952	931	103
Change in HHs w/incomes <\$25-\$35,000	4051	374	757	549	647	636	1087	1009	123
Change in HHs w/inc <\$15,000, 2000-04	-1642	-181	-147	-187	-480	-114	-771	-1158	-22
Change in HHs w/incomes <\$15-\$25,000	3549	879	905	394	513	495	1138	588	52
Change in HHs w/incomes <\$25-\$35,000	2579	328	512	414	385	540	618	525	49
Chng in HH w/inc \$15,000 to \$35,000	7121	1207	1417	808	898	1035	1756	1113	101
Pct Chng in HH w/inc \$15,000 to \$35,000	12.7%	24.9%	18.2%	9.4%	8.1%	11.6%	12.0%	4.5%	7.8%
Pct HH change 1980-1990	3.4%	-1.6%	-8.9%	1.8%	1.4%	0.8%	3.0%	1.9%	52.0%
Pct HH change 1990-1999	12.1%	16.0%	16.9%	12.1%	8.1%	16.1%	9.1%	5.1%	18.2%
Net chng in nbr of HH 1980-1999	11387	-412	1335	2728	2417	3154	2165	4781	1737
Pct HH change 1980-1999	8.3%	-2.6%	6.6%	14.1%	9.4%	16.9%	5.8%	7.1%	79.6%
Renter households w/propensity to buy*	8148	1398	1186	1132	1281	1099	2053	4453	108
*0.414 moving x .177 looking at single family=0.0733+0.062=0.1353									
Source: U.S. Bureau of the Census; Bexar Appraisal District; Information Decision Systems/CACI; SA Research Corporation									

Table 42

SCENARIO FOR NEW SINGLE FAMILY HOME SALES IN BEXAR COUNTY: 2000-2004
(MARKET and ASSISTED HOUSING DEMAND BY PRICE RANGE)

	1999	2000	2001	2002	2003	2004	Average 2000-04	Average Share
Less than \$60,000	615	584	1000	1000	1000	1000	917	0.1396
\$ 60,000 - \$ 79,999	1386	1315	1408	1472	1312	1458	1393	0.2122
\$ 80,000 - \$ 99,999	1418	1480	1496	1513	1444	1556	1498	0.2282
\$100,000 - \$124,999	828	808	914	888	882	914	881	0.1342
\$125,000 and over	2687	2703	2884	2916	2718	2743	2793	0.4254
TOTALS:	6935	6890	7703	7789	7357	7672	6565	1.0000
SF Housing Projected	6320	6306	6703	6789	6357	6672	6524	
TOTAL Housing Needed	10197	11116	11321	11404	10752	11378	11028	

Source: Projections by SA Research Corporation

Table 43

SCENARIO FOR NEW SINGLE FAMILY HOME SALES IN THE INNER CITY: 2000-2004
(MARKET and ASSISTED HOUSING DEMAND BY PRICE RANGE)

	1999	2000	2001	2002	2003	2004	Average 2000-04	Avg Share of County
Less than \$60,000	472	550	1000	1000	1000	1000	910	0.1180
\$ 60,000 - \$ 79,999	43	150	500	500	500	500	430	0.0558
\$ 80,000 - \$ 99,999	82	50	250	250	250	250	210	0.0272
\$100,000 - \$124,999	4	28	100	100	100	100	86	0.0111
\$125,000 and over	50	50	50	50	50	50	50	0.0065
TOTALS:	651	828	1900	1900	1900	1900	776	0.1006
SF Housing Projected	651	828	1900	1900	1900	1900		
TOTAL Housing Needed	689	1656	3800	3800	3800	3800		

Source: Projections by SA Research Corporation

Table 40

PROJECTED NEW SINGLE FAMILY ABSORPTION IN BEXAR COUNTY: 2000-2004
(MARKET and ASSISTED HOUSING DEMAND BY PRICE RANGE)

	1999	2000	2001	2002	2003	2004	Average 2000-04	Average Share
Less than \$60,000	591	669	642	733	738	751	707	0.0944
\$ 60,000 - \$ 79,999	1415	1353	1526	1600	1453	1562	1499	0.2003
\$ 80,000 - \$ 99,999	1417	1476	1564	1580	1521	1600	1548	0.2069
\$100,000 - \$124,999	827	805	956	927	929	940	911	0.1218
\$125,000 and over	2685	2587	3015	2949	2716	2820	2817	0.3766
TOTALS:	6935	6890	7702.7	7789	7357	7672	7482	1.0000

Source: Projections by SA Research Corporation

Table 41

PROJECTED NEW SINGLE FAMILY HOME SALES IN THE INNER CITY MARKET AREA: 2000-2004
(MARKET and ASSISTED HOUSING DEMAND BY PRICE RANGE)

	1999	2000	2001	2002	2003	2004	Average 2000-04	Avg Share of County
Less than \$60,000	532	622	603	690	694	712	664	0.0888
\$ 60,000 - \$ 79,999	58	68	84	95	99	93	88	0.0117
\$ 80,000 - \$ 99,999	77	80	84	85	82	86	84	0.0112
\$100,000 - \$124,999	8	8	8	8	9	9	8	0.0011
\$125,000 and over	0	0	0	0	0	0	0	0.0000
TOTALS:	674	778	780	878	884	900	844	0.1128

Source: Projections by SA Research Corporation

Table 38

**PROJECTED NEW SINGLE FAMILY ABSORPTION IN BEXAR COUNTY: 2000-2004
(ASSISTED HOUSING DEMAND BY PRICE RANGE)**

	1999	2000	2001	2002	2003	2004	Average 2000-04	Average Share
Less than \$60,000	294	393	411	479	482	520	457	0.0611
\$ 60,000 - \$ 79,999	30	42	55	64	71	63	59	0.0079
\$ 80,000 - \$ 99,999	0	0	0	0	0	0	0	0.0000
\$100,000 - \$124,999	0	0	0	0	0	0	0	0.0000
\$125,000 and over	0	0	0	0	0	0	0	0.0000
TOTALS:	324	435	466	543	553	583	516	0.0690

Source: Projections by SA Research Corporation

Table 39

**PROJECTED NEW SINGLE FAMILY HOME SALES IN THE INNER CITY MARKET AREA: 2000-20
(ASSISTED HOUSING DEMAND BY PRICE RANGE)**

	1999	2000	2001	2002	2003	2004	Average 2000-04	Avg Share of County
Less than \$60,000	294	393	411	479	482	520	457	0.0611
\$ 60,000 - \$ 79,999	30	42	55	64	71	63	59	0.0079
\$ 80,000 - \$ 99,999	0	0	0	0	0	0	0	0.0000
\$100,000 - \$124,999	0	0	0	0	0	0	0	0.0000
\$125,000 and over	0	0	0	0	0	0	0	0.0000
TOTALS:	324	435	466	543	553	583	516	0.0690

Source: Projections by SA Research Corporation

Table 36

**PROJECTED NEW SINGLE FAMILY ABSORPTION IN BEXAR COUNTY: 2000-2004
(MARKET DEMAND BY PRICE RANGE)**

	1999	2000	2001	2002	2003	2004	Average 2000-04	Average Share
Less than \$60,000	297	276	231	254	256	231	250	0.0358
\$ 60,000 - \$ 79,999	1385	1311	1471	1536	1382	1499	1440	0.2067
\$ 80,000 - \$ 99,999	1417	1476	1564	1580	1521	1600	1548	0.2222
\$100,000 - \$124,999	827	805	956	927	929	940	911	0.1308
\$125,000 and over	2685	2587	3015	2949	2716	2820	2817	0.4044
TOTALS:	6611	6455	7237	7246	6804	7089	6966	1.0000

Source: Projections by SA Research Corporation

Table 37

**PROJECTED NEW SINGLE FAMILY HOME SALES IN THE INNER CITY MARKET AREA: 2000-2004
(MARKET DEMAND BY PRICE RANGE)**

	1999	2000	2001	2002	2003	2004	Average 2000-04	Avg Share of County
Less than \$60,000	238	229	192	211	212	192	207	0.0297
\$ 60,000 - \$ 79,999	28	26	29	31	28	30	29	0.0041
\$ 80,000 - \$ 99,999	77	80	84	85	82	86	84	0.0120
\$100,000 - \$124,999	8	8	8	8	9	9	8	0.0012
\$125,000 and over	0	0	0	0	0	0	0	0.0000
TOTALS:	350	343	314	335	331	317	328	0.0471

Source: Projections by SA Research Corporation

Table 35

NEW SINGLE FAMILY ABSORPTION TRENDS IN THE AFFORDABLE MARKET: 1994-1999
SUBDIVISIONS BY PRICE RANGE

Price Range/Subdivision	1994	1995	1996	1997	1998	Avg 94-98	1&2Qtr 1999	Avg Share Price Range in Bexar	Avg Share of Bexar Sls
Scattered Housing/Inner City	2	2	4	2	4	3	4	0.0022	0.0005
SUBTOTAL INNER CITY MARKET AREA:	7	30	33	35	80	37	62	0.0289	0.0065
\$100,000 to \$124,999	790	462	598	523	654	605	343	1.0000	0.1067
Blossom Hollow	0	0	16	4	1	4	4	0.0069	0.0007
Bluffcreek	0	8	4	8	3	5	0	0.0076	0.0008
Bluffs of Henderson Pass	0	0	41	58	0	20	0	0.0327	0.0035
Braun Oaks U-5	0	0	0	8	30	8	9	0.0126	0.0013
Braun Point	0	5	16	10	94	25	2	0.0413	0.0044
Braun Willow/Chase Oaks	0	0	0	0	0	0	2	0.0000	0.0000
Churchill Farms	6	20	22	8	8	13	4	0.0211	0.0023
Cimarron Trails	78	78	41	0	0	39	0	0.0651	0.0069
Country Commons	0	0	0	2	6	2	4	0.0026	0.0003
Creskide U-6	0	0	0	0	24	5	50	0.0079	0.0008
Hidden Oaks North	0	0	0	0	12	2	17	0.0040	0.0004
Knollcreek U-1,6,7	16	0	49	21	30	23	13	0.0383	0.0041
Misty Oaks U-14	0	0	27	12	1	8	0	0.0132	0.0014
North Apple Creek U-4,5	56	16	11	13	20	23	3	0.0383	0.0041
Northern Heights	42	16	17	11	5	18	1	0.0301	0.0032
Northern Hills U-15	0	2	0	0	1	1	0	0.0010	0.0001
Northwest Crossing U-35,38,39,41,42	100	0	135	33	27	59	8	0.0975	0.0104
Oak Creek U-3,5	19	28	4	0	0	10	0	0.0168	0.0018
Oak Crest U-3,6	50	0	2	0	8	12	17	0.0198	0.0021
Oak Ridge Village U-2,4	0	0	39	9	12	12	12	0.0198	0.0021
Palladium Villas	0	0	1	0	4	1	0	0.0017	0.0002
Palo Blanco	0	4	13	26	22	13	9	0.0215	0.0023
Park Place	0	0	0	0	0	0	1	0.0000	0.0000
Parkwood U-5,7	156	50	6	1	0	43	0	0.0704	0.0075
Pavona Place	0	0	12	30	31	15	5	0.0241	0.0026
Pheasant Ridge	0	0	0	25	58	17	30	0.0274	0.0029
Preston Hollow	28	4	4	15	29	16	13	0.0264	0.0028
Quail Creek Estates	0	0	2	3	0	1	0	0.0017	0.0002
San Antonio Ranch	0	5	10	9	12	7	8	0.0119	0.0013
Spring Creek Forest U-8B,10,12	99	45	29	20	3	39	10	0.0648	0.0069
Stone Oak Meadows	0	0	0	10	31	8	19	0.0135	0.0014
Tezel Oaks II	8	13	14	10	0	9	1	0.0149	0.0016
Westcreek Oaks Hills, Summit, Wds, For	91	89	68	137	161	109	79	0.1804	0.0192
Wood Glen u-2,3	19	28	2	17	0	13	0	0.0218	0.0023
Woodlake Park U-4,5	0	44	5	0	0	10	0	0.0162	0.0017
Woodridge U-5, Village	21	6	6	19	19	14	22	0.0235	0.0025
Scattered Housing/Inner City	1	1	2	4	2	2	0	0.0033	0.0004
SUBTOTAL INNER CITY MARKET AREA:	1	1	2	4	2	2	0	0.0033	0.0004
TOTALS INNER CITY MARKET AREA:	244	255	410	467	508	377	252		

Source: Surveys by SA Research Corporation; CPS residential electrical connections; City of San Antonio building permits.

Table 35

NEW SINGLE FAMILY ABSORPTION TRENDS IN THE AFFORDABLE MARKET: 1994-1999
SUBDIVISIONS BY PRICE RANGE

Price Range/Subdivision	1994	1995	1996	1997	1998	Avg 94-98	1&2Qtr 1999	Avg Share Price Range in Bexar	Avg Share of Bexar Sls
Heritage Hills	0	17	13	12	7	10	6	0.0077	0.0017
Highland Heights	0	0	0	0	0	0	6	0.0000	0.0000
Hunters Chase U-6	0	0	6	0	0	1	0	0.0009	0.0002
Hunters Mill	0	0	0	1	181	36	78	0.0285	0.0064
Kingswood Heights	30	174	18	33	0	51	0	0.0399	0.0090
Knollcreek North U-8	0	77	0	12	5	19	11	0.0147	0.0033
Larkspur	41	0	1	4	5	10	2	0.0080	0.0018
Lincoln Park U-2,3	0	0	19	115	114	50	8	0.0388	0.0087
Longs Creek U-8,4	0	0	68	28	9	21	3	0.0164	0.0037
Longs Ridge	0	0	0	16	138	31	76	0.0241	0.0054
Mainland Square	0	0	0	0	39	8	29	0.0061	0.0014
Meadow Brook U-22,23,24	0	272	142	18	4	87	0	0.0682	0.0154
Millers Point	0	13	12	1	0	5	0	0.0041	0.0009
New Territories U12D, Tezel Trails	0	0	9	0	0	2	3	0.0014	0.0003
Northampton u-1,2,4,3A	53	77	70	78	65	69	17	0.0536	0.0121
Northwest Crossing U-26,26A,16B	0	192	38	4	4	48	3	0.0372	0.0084
Northwest Oaks	2	13	19	5	2	8	0	0.0064	0.0014
Oak Bluff	9	7	1	0	0	3	0	0.0027	0.0006
Oak Grove U-3D	0	2	0	0	0	0	3	0.0003	0.0001
Oak Ridge Village U-4A,5	0	35	7	5	31	16	15	0.0122	0.0027
Park at Woodlake U-7A, 7B	63	22	0	1	41	25	26	0.0199	0.0045
Parkwood U-8	30	0	27	0	0	11	0	0.0089	0.0020
Pebble Oak	6	12	6	1	1	5	2	0.0041	0.0009
Pembroke Village	0	0	20	24	8	10	0	0.0081	0.0018
Quail Ridge	0	0	0	0	0	0	6	0.0000	0.0000
Raintree	9	5	1	0	15	6	48	0.0047	0.0011
Regency Meadow	74	158	6	0	0	48	0	0.0372	0.0084
Sierra Ridge U-3	0	8	8	12	8	7	1	0.0056	0.0013
Silver Creek U-20A,24,26,43C	26	0	13	2	0	8	2	0.0064	0.0014
Silverbrook U-1,1A,2A,2B	0	0	0	0	53	11	61	0.0083	0.0019
Silverton Valley	0	0	0	0	7	1	9	0.0011	0.0002
Spring Creek Forest U-11,Meadows, Villas	20	0	11	46	53	26	30	0.0203	0.0046
Spring Vistas u-2,5	0	0	0	9	25	7	4	0.0053	0.0012
St. James Place	0	0	9	53	24	17	10	0.0134	0.0030
Stagecoach Run	0	3	34	32	31	20	26	0.0156	0.0035
Stoneridge	69	3	0	0	0	14	0	0.0113	0.0025
Tara U-1,7	154	62	7	1	0	45	0	0.0350	0.0079
Thousand Oaks Forest	0	0	0	0	29	6	26	0.0045	0.0010
Timberidge	0	0	5	4	1	2	0	0.0016	0.0004
Triple Oaks	0	1	0	0	1	0	0	0.0003	0.0001
Villages of Kenton Place U-3	0	0	0	0	0	0	29	0.0000	0.0000
Vista	0	0	1	1	3	1	0	0.0008	0.0002
Vistas of Stone Oak	0	0	0	0	2	0	8	0.0003	0.0001
Westcreek Quail Meadow, Willowbrook	0	0	25	0	0	5	0	0.0039	0.0009
Westfield	0	0	0	0	35	7	101	0.0055	0.0012
Westover Ridge U-4A,4B,5	0	0	14	23	22	12	38	0.0092	0.0021
Woodcrest U-13A	0	4	1	0	0	1	0	0.0008	0.0002
Brookside (various builders)	2	22	29	33	58	29	53	0.0225	0.0051
Pecan Valley Heights U-1	3	6	0	0	18	5	5	0.0042	0.0010

Table 35

NEW SINGLE FAMILY ABSORPTION TRENDS IN THE AFFORDABLE MARKET: 1994-1999
SUBDIVISIONS BY PRICE RANGE

Price Range/Subdivision	1994	1995	1996	1997	1998	Avg 94-98	1&2Qtr 1999	Avg Share Price Range in Bexar	Avg Share of Bexar SIs
Crestridge	0	0	123	140	139	80	13	0.1116	0.0142
Crown Meadows West	0	0	0	0	9	2	34	0.0025	0.0003
Emerald Valley U-48A,57	0	0	26	3	1	6	0	0.0083	0.0011
Guilbeau Gardens	0	23	46	0	0	14	4	0.0192	0.0024
Heritage Farms U-136,137,138 & HeritageNW	42	24	45	15	1	25	0	0.0352	0.0045
Highland Farms	0	0	0	0	0	0	3	0.0000	0.0000
Hunters Chase U-2,10,13,15	209	69	11	2	3	59	0	0.0816	0.0104
Kenton Place I & II	0	0	57	120	99	55	36	0.0766	0.0097
Knollcreek Village	10	0	20	0	0	6	0	0.0083	0.0011
Lakeside	0	8	6	14	1	6	1	0.0080	0.0010
Longs Creek U-2,5,6,7,9 & 10	200	202	142	30	7	116	0	0.1613	0.0205
Meadow Brook U-21	0	0	3	0	0	1	0	0.0008	0.0001
Meadow Oaks	0	0	0	0	1	0	0	0.0003	0.0000
Meadow Ridge	52	16	8	0	0	15	0	0.0211	0.0027
New Territories U-10,12A,12B,12C,17,20,23,24,9	45	73	119	50	0	57	0	0.0797	0.0101
Northampton U-3	0	0	51	0	0	10	0	0.0142	0.0018
Ridge Creek U-23,27	10	0	10	1	0	4	0	0.0058	0.0007
Spring Vistas U-1,3,4	0	0	0	17	167	37	100	0.0511	0.0065
Stonewood	0	0	0	0	55	11	63	0.0153	0.0019
Tara U-5A	0	0	1	0	0	0	0	0.0003	0.0000
The Crossing at Quail Creek	65	0	46	47	43	40	0	0.0558	0.0071
Westchase	0	0	0	0	22	4	39	0.0061	0.0008
Westend U-3	0	0	0	2	1	1	0	0.0008	0.0001
Wildwood II U-10	0	0	0	0	0	0	1	0.0000	0.0000
Woller Creek	32	89	35	2	0	32	0	0.0439	0.0056
Woodlake Park 7E,1,2,6A	0	0	8	2	43	11	17	0.0147	0.0019
Villas of Oak Creek	0	0	0	0	1	0	17	0.0004	0.0000
Brookside (NuHome)								0.0000	0.0000
Marbach Gardens	0	1	0	5	32	8	25	0.0105	0.0013
Pecan Valley Heights U-2	2	0	0	0	2	1	7	0.0011	0.0001
Scattered Housing/Inner City	25	29	32	8	18	22	9	0.0455	0.0039
\$60,000 to \$79,999 w/Housing Assistance:	0	1	0	7	33	8	25	0.0166	0.0014
SUBTOTAL INNER CITY MARKET AREA:	27	30	32	13	52	31	41	0.0625	0.0054
\$80,000 to \$99,999	927	1534	1280	1171	1483	1279	898	1.0000	0.2254
Autumn Run	30	85	39	1	0	31	1	0.0242	0.0055
British Commons	6	4	0	0	0	2	0	0.0016	0.0004
Candlewood Park U-5,6,12,3	4	0	8	0	9	4	2	0.0033	0.0007
Churchill Heights	0	0	14	23	10	9	1	0.0073	0.0017
Cimarron Country	0	0	15	4	2	4	0	0.0033	0.0007
Copperfield U-1	0	6	37	44	19	21	11	0.0166	0.0037
Creekside	0	0	59	369	360	158	63	0.1232	0.0278
Crown Meadows	0	93	118	54	0	53	0	0.0414	0.0093
Dover U-16	229	0	78	0	0	61	0	0.0480	0.0108
Eckhart Crossing	0	108	121	34	0	53	0	0.0411	0.0093
Finesilver Ranch Greenbriar	0	0	52	14	5	14	0	0.0111	0.0025
Green Spring Valley	0	2	0	0	0	0	0	0.0003	0.0001
Guilbeau Park	65	49	95	52	0	52	1	0.0408	0.0092
Helotes Crossing	0	0	0	0	35	7	70	0.0055	0.0012

Table 35

NEW SINGLE FAMILY ABSORPTION TRENDS IN THE AFFORDABLE MARKET: 1994-1999
SUBDIVISIONS BY PRICE RANGE

Price Range/Subdivision	1994	1995	1996	1997	1998	Avg 94-98	1&2Qtr 1999	Avg Share Price Range in Bexar	Avg Share of Bexar Sls
Less than \$60,000 w/out Housing Assistance:	493	265	486	336	273	184	96	0.3739	0.0325
Less than \$60,000	573	310	621	544	408	493	159	1.0000	0.0868
Sunrise*	45	6	37	22	6	23	0	0.0471	0.0041
Heritage Meadows?	9	0	0	0	1	2	0	0.0041	0.0004
Hidden Meadow U-2A,2B,39*	71	31	45	4	0	30	0	0.0613	0.0053
Hill Country/Selene	0	0	0	34	10	9	1	0.0179	0.0016
Northwest Crossing U-27,28,29,36*	168	0	23	7	2	40	0	0.0812	0.0070
Village Park NW U-18A	0	0	76	1	0	15	0	0.0313	0.0027
Foster Meadows/Sierra Ridge	3	8	9	11	8	8	9	0.0158	0.0014
Greenway	0	0	0	0	2	0	0	0.0008	0.0001
Heritage Park U-8,9,10, 10B*	68	71	88	50	5	56	0	0.1145	0.0099
Highland (Lira Hms)	0	0	1	0	6	1	0	0.0028	0.0002
Palo Alto Terrace	11	12	35	34	31	25	14	0.0499	0.0043
Sky Harbor	0	0	2	10	4	3	12	0.0065	0.0006
Villa del Sol	0	0	4	19	14	7	1	0.0150	0.0013
Scattered Housing/Inner City	105	118	112	120	163	124	52	0.2509	0.0218
Ansley Place	5	5	6	10	9	7	1	0.0142	0.0012
Brighton Park	7	2	18		1	7	4	0.0142	0.0012
Coliseum Oaks	1	12	30	14	11	14	2	0.0276	0.0024
Alazan Apache SF	0	0	0	0	0	0	16	0.0000	0.0000
Angela St area (Lineberber, Lira)	26	7	19	8	13	15	3	0.0296	0.0026
Colonias Amistad, San Alphonso, Santa Cruz	1	3	5	16	17	8	3	0.0171	0.0015
Culebra Park (NHS)	0	0	0	6	8	3	0	0.0057	0.0005
Fort Sam Gateway	3	0	3	0	3	2	2	0.0037	0.0003
Grandview East	9	13	6	12	15	11	3	0.0223	0.0019
Historic Gardens area	6	0	0	25	5	7	0	0.0146	0.0013
Loma Terrace area (Habitat, Rendon)	10	3	34	18	4	14	11	0.0280	0.0024
Los Jardines	4	4	0	4	0	2	2	0.0049	0.0004
Manor Terrace/Holly Hill	2	0	0	0	0	0	0	0.0008	0.0001
Menchaca	2	2	10	15	5	7	3	0.0138	0.0012
New Braunfels Corridor	4	10	10	6	4	7	1	0.0138	0.0012
Pasadena Heights	0	0	0	0	0	0	8	0.0000	0.0000
Plaza Florencia	5	3	2	29	1	8	0	0.0162	0.0014
Ravina (NHS)	3	0	10	10	5	6	8	0.0114	0.0010
State Street (Habitat)	0	0	0	0	7	1	0	0.0028	0.0002
Stiffkey (Habitat)	1	0	5	9	5	4	0	0.0081	0.0007
Valencia St (Rendon)	3	0	6	5	0	3	1	0.0057	0.0005
Villas de Esperanza	1	0	24	30	32	17	1	0.0353	0.0031
Westcott Place	0	0	1	15	11	5	1	0.0110	0.0010
Less than \$60k w/Housing Assistance:	93	124	189	232	156	159	70	0.3224	0.0280
SUBTOTAL INNER CITY MARKET AREA:	209	194	343	415	374	307	149	0.6232	0.0541
 \$60,000 to \$79,999 w/out Housing Assistance:	 819	 720	 819	 497	 707	 691	 389	 0.9441	 0.1217
\$60,000 to \$79,999	819	721	819	504	740	721	414	1.0001	0.1270
Big Country U-1,4,13,9D	80	144	45	7	0	55	0	0.0766	0.0097
Brauns Farm	74	5	1	0	0	16	0	0.0222	0.0028
Brentfield	0	0	0	20	97	23	53	0.0325	0.0041
Camelot U-58	0	0	0	1	0	0	0	0.0003	0.0000
Candlewood Park U-8,9	0	68	16	31	50	33	33	0.0458	0.0058

Table 33

SINGLE FAMILY ABSORPTION TRENDS IN BEXAR COUNTY: 1994-1999
(MARKET and ASSISTED HOUSING DEMAND BY PRICE RANGE)

	1994	1995	1996	1997	1998	Average 1994-98	Average Share	1st Half 1999
Less than \$60,000	586	389	675	568	429	529	0.0846	158
\$ 60,000 - \$ 79,999	1486	1064	995	1573	1145	1253	0.2001	446
\$ 80,000 - \$ 99,999	927	1534	1280	1171	1488	1280	0.2045	920
\$100,000 - \$124,999	790	462	944	523	1078	759	0.1213	343
\$125,000 and over	2215	2210	2476	2554	2741	2439	0.3896	1394
TOTALS:	6004	5659	6370	6389	6881	6261	1.0000	3261

Source: Surveys by SA Research Corporation Jan 95 to Jul 99; CPS residential electrical connections; and City of San Antonio building permits

Table 34

SINGLE FAMILY ABSORPTION TRENDS IN THE INNER CITY MARKET AREA: 1994-1999
(MARKET and ASSISTED HOUSING DEMAND BY PRICE RANGE)

	1994	1995	1996	1997	1998	Average 1994-98	vg Share of County	1st Half 1999
Less than \$60,000	209	194	343	415	374	307	0.0490	141
\$ 60,000 - \$ 79,999	27	30	32	13	52	31	0.0049	41
\$ 80,000 - \$ 99,999	7	30	33	35	80	37	0.0059	62
\$100,000 - \$124,999	1	1	2	4	2	2	0.0003	0
\$125,000 and over	0	0	0	0	0	0	0.0000	25
TOTALS:	244	255	410	467	508	377	0.0602	269

Source: Surveys by SA Research Corporation Jan 95 to Jul 99; CPS residential electrical connections; and City of San Antonio building permits